Consulting the Community
About Homelessness and Housing:
Structured Notes and Themes

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A United Way Agency

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1.0 INTRODUCTION

One central tenet around which the SPRC organizes its activities is the belief that all people are experts in the experiences of their own lives. From this arises a commitment to gathering and using qualitative information, along side numbers and statistics. Given our areas of focus, this means seeking out people who survive while experiencing the brunt of various social problems, listening to their experiences and their analyses of their situation, and reflecting those in subsequent reports, presentations, and actions.

An important area for research and community development at the SPRC is that of homelessness. That work involves, on an ongoing basis, the production of documents, a series of forums, and numerous smaller presentations in the community, as well as SPRC staff sitting on more than 20 community committees dealing with different facets of the problem. To inform all of this activity, with funding from the Supporting Communities Partnership Initiative (SCPI) and the Provincial Homelessness Initiative Fund (PHIF), the SPRC decided to conduct an extensive community consultation in the summer of 2002, which was further augmented in late 2002 and early 2003. Given that other individuals, organizations, and agencies also are involved in doing research, writing, planning, service delivery, and advocacy with respect to homelessness, the SPRC felt that it would be useful to publish these results not only as bits and pieces in other documents, but as a document unto itself.

This document is not a standard SPRC report. For a more complete analysis of homelessness in Hamilton, please see *Our Homes and Our Streets: Homelessness in Hamilton-Wentworth* (1999), *Community Action Plan on Homelessness in Hamilton-Wentworth* (2000), *Report Card on Homelessness in Hamilton* (2002), and *Homelessness and Poverty in Hamilton* (2002). The current report is intended to provide other professionals and students in the field with access to relatively unprocessed information in a structured form for use in research, reports, and grant proposals.

Researchers are also encouraged to consult two other current documents whose production made heavy use of differently structured but thematically related community consultation processes. For more information on the experiences of people with disabilities around housing, please consult *An Assessment of Housing Need Amongst People With Disabilities in Hamilton: Building Towards Freedom House* (2002). To learn more about the experiences of people on social assistance, please consult a forthcoming report produced by the Homelessness Initiative Campaign for Adequate Welfare with support from the SPRC (contact the SPRC for details.)

2.0 METHODOLOGY

In the summer of 2002, the SPRC conducted 17 focus groups and two "in the park" consultations with people who are experiencing, have experienced, or are at risk of homelessness. More than 150 people were consulted. After discussions with the Homelessness Evaluation Committee, the group of community members guiding the 2003 version of the SPRC's *Report Card on Homelessness*, an additional 7 focus groups were done in the winter of 2002-2003, using a similar methodology. The notes from all of these groups have been compiled in this document in a structured way, and some key themes have been extracted.

2.1 Focus Groups

The focus groups were organized in locations where people meeting our criteria—those who are experiencing, have experienced, or are at risk of homelessness—already congregate. In practice, this generally meant at sites of service provision.

Over the last several decades the efforts of equity-seeking groups have repeatedly shown that when mainstream groups aim for "inclusivity" in an unstructured way—for example, designing a consultation around "just going out and talking to people" and assuming that different experiences and voices will automatically be reflected in the final product—it is a sure recipe for exclusion and marginalization to be reproduced. As a result, decisions around what focus groups to hold were deliberately made with the intent of ensuring the broadest possible coverage of the community. As a result of this, focus groups were held with Aboriginal people (5), women (3), racialized communities/people that are new to Canada (3), a mixed group of newcomers to Canada (1), older adults (2), psychiatric clients/survivors (2), youth (4), people who have spent time in prison (1), and gay, lesbian, and bisexual people (1). Please note that some groups belong under more than one of those labels, and have been counted as such. An additional group was done with people who are street outreach workers, and another four were with people accessed because they use one or another mainstream services. A more detailed listing can be found in Appendix A.

The number of participants varied widely from group to group, though we generally aimed for no more than 12 in a group. Most groups were facilitated by SPRC staff, though groups S-1 to S-3 (see Appendix A for a listing of groups, and the codes by which they will be identified in this document) were facilitated by employees of the Settlement and Integration Services Organization, S-4 by a street outreach worker familiar to the participants, and S-5 to S-8 by an employee of the Hamilton Regional Indian Centre who worked with (and largely at) the SPRC as part of the process of producing the 2003 *Report Card on Homelessness*. Notes were taken by SPRC staff or placement students, generally a different person than the facilitator, though for groups S-5 to S-8 the

facilitation and recording roles were played by the same person. For groups in which all participants were women, the facilitator and recorder were also women. At all groups, each participant received an honorarium of $10. Depending on the specific arrangements with the host agency, some groups were also provided with refreshments and/or bus tickets. Appendix B contains more details about the methodology.

Participants were asked a series of four questions about the path to homelessness (for those who had actually experienced it); experiences around housing; experiences around services; and self-identification of peoples' biggest current issue or hassle or problem. Note that the order in which these questions were addressed was not always the same. In particular, after the first few groups it was decided that it would be better to leave the question on paths to homelessness to the end, to allow for the creation of greater rapport between facilitator and participants before dealing with what can be a very personal issue.

2.2 "In The Park" Consultations

To provide us with an opportunity to talk to people who might not normally use services, or choose to volunteer for focus groups, we decided to speak to people directly in high-traffic public spaces with a high density of people with relevant experience. This involved setting up some kind of visible table or display, and asking passers-by if they wanted to talk at all about their experiences around housing. Responses ranged from declining the invitation, to a few sentences, to extended conversation. More detail on the methodology for this kind of data collection can be found in Appendix C.

This approach was used twice. It was piloted at a National Aboriginal Day event at Bayfront Park. This was used to refine our understanding of the logistics of such an undertaking, and solicited input from a small number of participants. It was then used on a typical summer weekday in Gore Park, right in the core of downtown Hamilton. More than 30 people chose to talk to SPRC staff and placement students about their experiences around housing and homelessness. Immediately after the Gore Park consultation, all planning staff and placement students that took part completed a standard staff debrief.

2.3 Limitations to the Methodology and Process

There is an extensive literature on the strengths and weaknesses of the many approaches to qualitative research, and anyone using this report should be familiar with the basic relevant issues. As well as these general boundaries defining the usefulness of this kind of data, there are some specific considerations with respect to this particular consultation.

Any process trying to characterize the complexity and diversity of the Hamilton community (or any other community) will inevitably have areas where further input would

be useful. Despite the fact that this is one of the most comprehensive consultations in the history of the SPRC, there are still some areas, voices, and experiences within the community that are underrepresented. Despite efforts to organize one, no focus group was done with a racialized community which was not also a newcomer community, other than the Aboriginal community. Only one small group was done with people who openly identify as lesbian, gay or bisexual, and no groups or interviews were done with transgender people. These gaps do not invalidate the process, but they should be kept in mind when interpreting and using the results.

A more subtle and insidious feature of the results of this consultation process—and perhaps any such process—is that they are not able to perfectly reproduce the nuance and complexity of the community, and that there are patterns in terms of what information is emphasized and what information is marginalized or even lost. In the current consultation, there are a number of topics and themes that cannot help but occupy centre stage, things like poverty, a lack of affordable housing, and poor housing conditions in the community. There are other topics and themes which come across as less central. A metaphor for this tendency might be to describe the set of information as having a distinct geography, one in which some material lies at the centre while other material is on the periphery.

Please note that the fact that this lends importance to certain central themes mentioned above is not necessarily a problem—past SPRC research, and research from around the country, confirm their importance. However, other very relevant understanding may be lost as a result of this structure.

In some cases, this centre-periphery structure results from what questions we asked. We asked specifically about housing, for example, but not specifically about food banks. Of course, some respondents talked about food banks, but, not surprisingly, we received much more material about housing.

Related to this is a second contributor to the contours of the centre-periphery geography: things which play a more causal role in homelessness are more likely to be asked about directly, and are more likely to be mentioned by more people. Again, a lot of emphasis on poverty and housing is hardly surprising.

It is important to understand a third factor, however—one with less benign implications. Imbalances in power and privilege in our society—things like racism and sexism—can also be predicted to contribute to a centre-periphery geography, to the detriment of the visibility of those oppressions and those groups which experience them. There are multiple reasons for this. For example, sharing an experience or analysis of racism, or identifying as lesbian or gay, can put a person at risk. When in doubt or in a potentially unsafe situation, such as with an unfamiliar researcher, either on your own or in a group of unfamiliar people, it can often feel like a safer, more sensible decision to stay quiet or

moderate your answer. Moreover, groups that have historically been oppressed have a long and quite understandable legacy of mistrust of mainstream institutions, and the SPRC is not going to be immune to this legacy. The fact that the majority of staff carrying out this research at SPRC have identities that are mostly on the privileged side of the spectrum in terms of racial identity, gender, class, and sexuality will only heighten the potential for unease amongst respondents about sharing this kind of information. Deliberate choice of facilitators was made so as to minimize this, where possible, but regardless of who is doing the facilitation, the choice to stay silent will often be made.

The structure of the methodology itself also leads to the centre-periphery geography. The way the notes of the sessions are used is by bringing together statements, experiences and stories which appear to have similar content, and making general conclusions from them. For example, it might make sense to bring all statements together that mention landlords, and look for patterns, or all of those that mention the experiences of newcomers to Canada, or all of those that talk about "hidden homelessness." Of course a lack of material in a certain area, as described above, will affect how that area appears once the information is processed. Beyond that, however, the geography of the findings will be shaped by how those decisions about aggregation are made.

The methodology requires us to aggregate only things which are visibly similar. The role of poverty will be visible in shaping the experience of almost everyone we talked to, for example. However, only a subset of people we talked to would have experienced oppression based on sexuality, gender, or racial background. Even this simple fact makes a difference in the amount of material we will be able to collect on poverty, for example, versus heterosexism/homophobia. The simplest and most common way of treating this situation—five pages of responses relating to poverty, and only a dozen lines on heterosexism or half a page on racism, for example—is to treat poverty as one undifferentiated theme over here, and heterosexism as a different theme over here, and racism as something different yet again in a different place. Because of their relative sizes, it is very easy to treat poverty as at the centre of what matters in the data set, and other topics as add-ons. This ignores two very important facts: 1) Everybody's experiences are shaped by the fact we live in (for example) a racist society, not just the experiences of racial minorities—the experiences of white people are shaped through the widely theorized and analyzed concept of white privilege. However, they are shaped in different ways, and the ways in which that occurs are often not easily visible to this kind of data collection. 2) Racism and poverty are not two discrete and internally undifferentiated entities, but rather are highly interrelated, and internally complex concepts. The same is true of other oppressions. The very traditions of qualitative data collection and processing, of creating categories and themes around lists of statements which can then take on a concreteness and authority all of their own, leads to this complexity and interrelatedness being obscured, and that obscuration leads to some erasure of the experiences of the various oppressions. Conscious analysis can help reduce the impact of this, but cannot prevent it.

A broad, inclusive, community-wide research model has been determined for this process by what the SPRC has been contracted to do, and by the place that the SPRC occupies within the community as a mainstream agency. Of course there is value to this kind of overarching research model, but there are also strengths to a more distributed model as well—historically oppressed groups being funded and supported in identifying their own needs around housing and homelessness, or whatever the topic at hand might be, can help avoid the erasure that tends to result from inclusion in an all-inclusive soup. Perhaps in the future, funders and researchers in the community can create space for both models to function.

2.4 How To Use This Document

The remainder of this report is comprised of the notes from the various data collection events, organized by topic. Use the Table of Contents to navigate the report, and identify the section that is closest to your topic of interest.

Each section has the following structure:

9.8 Title

- *Extracted theme number one.*
- *Extracted theme number two.*

Explanatory text—perhaps none, perhaps a sentence, perhaps a couple of paragraphs.

	Title
#	• *Notes from focus group or interview.* • *"Quotations from focus group or interview."*

Most sections have at least one extracted theme, but not all. There may or may not be any explanatory text between the extracted themes and the table. Most sections have only one table, but there are some that have several related sub-topics grouped in different tables within the same section.

The left column contains the identifying code of the focus group or interview from which that particular material was taken. Appendix A has a detailed key for interpreting the codes. The right column is the actual content from the group or interview. If a statement is in quotation marks, then it is a direct quotation, while the rest of the material should be treated as summary notes.

Because this document is meant to be used in understanding the community and not to evaluate specific organizations, agency names have generally been removed from the notes.

However, in the small number of cases where feedback on a specific organization came from multiple sources and was relatively consistent in its character, this was judged to be significant knowledge for the struggle to end homelessness in Hamilton, and the names of the organizations have been retained.

Please note that material which fits under more than one category has generally been put in both locations—the document tries to err on the side of redundancy rather than brevity.

3.0 HOUSING

3.1 Eviction

- Eviction and risk of eviction are part of the housing experience of many people that have experienced, are experiencing, or are at risk of homelessness.
- There are a wide range of eviction experiences, notably including:
    - eviction after failure of Ontario Works to provide needed assistance
    - eviction or the threat of it used as a response to tenants who complain or react in other ways to poor housing conditions

Please note that much of the material in this section is also evidence for the arbitrary power of landlords, discussed further in the next section.

	Eviction
1	• Whole family was evicted because her son stole a car. • Lived in a room and board arrangement, the husband raped her and when the wife found out, she kicked her out.
2	• I have a son and there was mold growing on the wall in his room. When I called the landlord about it, he said he was giving me 2 weeks notice to move out. He backed off when I told him I was going to call the Health Department. The Health Department didn't do anything. They told me that unless it smelled they weren't going to do anything. This was in Hamilton Housing.
3	• You put in more than one complaint then you are threatened with eviction
8	• Got cut off of assistance with no warning, no letter, which made me late with my rent, and then I was evicted.
10	• "I got evicted from a building because the superintendent thought I was stealing cars from his parking lot. But I wasn't. I was ripping systems out of the parking lot next door."
11	• Landlord wanted to evict us without notice. Went to tribunal and now the landlord won't accept the rent. He tried to change the locks. Presently, we are moving out of the apartment and are looking for another place • Lost my job, couldn't get on welfare, couldn't pay the rent so I got evicted
15	• One person padlocked her friend's unit before she had a chance to move all her stuff out...friend is an older lady...had to break into the apartment to get pets out... found a place, landlord got drunk and had a party and was a fire in the place, they kicked her out because she wasn't comfortable with the partying, because of having her baby.
GP-6	• New landlord, from who she is renting a house, raised the rent and is rude to her...he didn't come by to collect the rent and now he has given her an eviction notice. She has to move out of this place not because of that but because there is asbestos in the house collecting in the heating ducts.

	Eviction
GP-22	• it's the fourth of the month, and her social assistance cheque hasn't come yet in the mail...it's not her fault, but her landlord is threatening to board the door of her unit
GP-23	• recently, he paid a person to rent an attic room, thought the person he was dealing with from the owner, it turns out she was also a tenant, so when she was evicted, so was he
GP-31	• eviction notices come too quickly
S-6	• "I had no furnace for the whole winter and I still got booted out". • Fix things. "If you complain & make waves, you get kicked out". • "I was breastfeeding & packing a 6 mo. old baby. I had to leave. They were trying to extort more money out of me because there were more people living there now".

3.2 Landlords

- Discrimination on a range of grounds by landlords as to who they will rent to appears to be common in Hamilton
- Refusal or reluctance on the part of landlords to fix unsuitable conditions in their housing appears to be widespread (see also "Housing Conditions")
- Mistreatment of tenants by landlords, other than the above two points, also appears to be quite common, including behaviours that may be illegal.

The above points, which summarize the notes in the "Landlords—Discrimination by", "Landlords—Refusal/Reluctance to Fix", and "Landlords—Mistreatment by" tables, all allude to a broader issue. The fact that landlords are *able* to do these things, and to make them such a big part of tenants' (particularly low income tenants') experience of housing, indicate an imbalance in power that favours landlords. In the "Landlords—Misc" section, a few people are recorded as saying positive things about their landlord, which also illustrates to what extent even a positive housing experience can be up to the discretion (in the power) of the landlord. Many other statements in "Landlords—Misc" also reinforce the notion of an imbalance of power in favour of landlords. This may be connected to current law governing tenancy, and to a tight housing market favouring landlords.

See also "Housing Conditions" and "Lack of Affordable Housing" for other housing circumstances that are common, that are under the control of landlords, and that are currently detrimental to tenants. "Evictions" also shows landlord power.

	Landlords - Discrimination by
2	• He was looking at my application, when another white, clean cut guy came in to apply, and I saw him [the landlord] turf my application in the garbage. He then told me he would be glad to rent to me and told me he would get back to me. How is he going to get back to me if my phone number is in the garbage?

	Landlords – Discrimination by
	• I'm on disability; I was looking at one place that had three or four steps to get to the front door. The landlord wouldn't rent the place to me because he was worried I might fall down the stairs and he would be sued. • One time when I was looking for an apartment, they took one look at me, saw I was a big Indian, and probably thought I was a drunk. A lot of places don't rent to Indians.
5	• Landlords don't want overcrowded apartments (has disproportionate impact on some newcomer and/or racialized communities) • Landlords have a lack of understanding of other cultures and people
6	• Landlords discriminate if you are on welfare

8	• Discrimination from landlords when they meet you
	  • If they don't like you, you won't get a place, and they go on first appearances
	  • Against pets and children
	  • Against source of income (if you are on social assistance)
	• If you are on social assistance you don't get the same treatment
	• As soon as the landlord sees the OW form they discriminate against you. They want to talk to your OW worker but they are not supposed to

9	• You are discriminated against by landlords especially if you are on welfare…even if you have 1ST and last month's rent • Even hostels (hotels) don't want to sign the green OW form just to give a room • Discrimination from landlords against colour (ethnic origin), sexual identity
10	• Landlords: "They try to get away with everything." • landlord discriminating against having his daughter there, having a dog there, had to have a lawyer call him…
11	• Landlords don't want to rent to young people, especially if they are on welfare • Landlords don't rent to you if you have children or pets • Landlords don't like renting to young people
13	• Encounter discrimination by landlords
14	• Growing street youth population in last year or two, and face much discrimination from landlords, and when do find stuff get crazy rents…."kids getting taken advantage of it" • discriminatory practices of landlords is definitely a big problem, but there are also just not enough units out there, and those that are there are not affordable
15	• "When I was pregnant with my son it was really really hard to find a place, because I was a single mom. They expect single moms to get drunk all the time, and stuff." • "I really hate the landlords here because they discrminate if you're a single mom. They want to know why, they want to know every single detail, but it's none of their business."
16	• "She (the landlady) hated anybody who was on assistance…she told me!"
17	• Each time I go to look at a room, I face racism and discrimination because I am native: When I call to look at the room, they are friendly and welcoming, even after explaining that I'm on ODSP and don't have first and last months rent. Then when I show up, they say "sorry, a guy who had first and last has rented it." Then my non-native friends call, asking about the apartment for rent and they are told it's available.
S-1	• Can get money paid direct from social assistance, but some landlords don't want to rent to people on social assistance

	Landlords - Discrimination by
	• "We don't have a job. We have welfare. The landlords don't like this. And now, so many landlords said, 'If you are Hungarian, sorry, we don't give you the house. I don't like Hungarians. You can't pay every first of the month.'...We get welfare, and some months we don't get welfare on the first of the month."
S-3	• "Rejection...even hearing the accent on the phone they turn you down....they know you're immigrants but they want a reference...where do they want it from?"

	Landlords - Refusal/Reluctance to Fix
2	• I have a son and there was mold growing on the wall in his room. When I called the landlord about it, he said he was giving me 2 weeks notice to move out. He backed off when I told him I was going to call the Health Department. The Health Department didn't do anything. They told me that unless it smelled they weren't going to do anything. • I live in a townhouse where the walls are super thin and they always take their time when something needs to be fixed. I had some plumbing problems, and when they finally did come in and fix it they left a great big mess. • Me and my dad moved out a couple of years ago, when my mom and dad separated. She moved into a place close by, and had a big bug problem. The landlord didn't do anything about it, but she had already paid first and last month's rent, and was stuck there.
3	• Had no heat for 5 days during the holidays and the landlord kept putting us off • Biggest current hassle: Trying to get things fixed
4	• "The typical attitude to me [from landlords]--and I've been renting apartments since I was 19 and I'll be 54 in another week—is, 'I'll pick up my check, I don't want to fix anything, that's it.'" • His building is a mess, in terms of things that should be landlord responsibility, and the landlord does nothing...spaces that are rotting wood under carpet, or even just ground under carpet! It will be almost two years that the landlord hasn't done anything about this sort of thing, and just last week he lost electricity to his bathroom, "And I can't afford anything else."
5	• Landlords are not meeting needs of renovations on time
8	• Repairs take forever—during the weekend last winter, my pipes froze, we had no water yet I was told to wait until Monday to have it even looked at
12	• Building problems: if something is broken, no one fixes it
15	• One building she was in, paid rent ($500) prior to moving in, was told it was a renovated 2 bedroom, but when she moved in there were wires hanging out of the wall and so on, and she managed to put up it for 3 days, then had to move and only got half of her rent back • "They made me pay a cleaning fee to clean up their mess, and you were supposed to get it back, but I never got it back." • Was in a place, had two kids, no back door and no functioning water, some problem with the ceiling and was asbestos from the ceiling, it kept falling down and the landlord blamed them, little girl had to be hospitalized..."They just don't care." (meaning landlords)...

	Landlords - Refusal/Reluctance to Fix
	• a termite from under the building burrowed itself into her hand, she had to be in hospital to get it removed...the landlord said a broken window would be fixed by the time they moved in, but he didn't do it, and it came out later (after the termite burrowing into her hand) that it was because of the termite damage underneath it he just didn't bother • One participant (re. housing condition): "The landlords don't give a shit. They want the money, and then the next victim will come by and give them the money. They don't care." Another participant: "You pay it, or you go without and end up on the street. With kids, what else are you supposed to do?"
16	• in previous building had a problem with heating in the building..."The place was so cold that everybody in the building was calling her...she went out and bought us all heaters it was so cold."...now they are putting new windows in that building, only putting in the units facing the street not the ones facing the back! • "She (the landlady) actually tried to get me to paint the place for nothing." Or tried to get in to do painting 3 weeks before moved out, make her move all her stuff out of way and so on, but she refused
17	• Where I'm living now is a little room. The landlord charges me $300 a month, there are many repairs that need to be done; the place is very neglected. The landlord is drunk most of the time, and is rowdy. I stay out all day and don't come home until late, when he has fallen asleep.
GP-6	• New landlord, from who she is renting a house, raised the rent and is rude to her...he didn't come by to collect the rent and now he has given her an eviction notice. She has to move out of this place not because of that but because there is asbestos in the house collecting in the heating ducts.
GP-29	• He has lived in his building for 8 years. The rent is too expensive for a bachelor apartment, at $475 per month. Not only that, the place is not maintained and there are always plumbing and electricity problems. Right now he has no functioning plumbing—the landlord has said he will fix it, but that hasn't happened yet.
GP-31	• when you have a problem, they take 2 weeks even just to get back to you, then a long time to fix whatever the problem is (it took the superintendent 3 months before they fixed a bathroom tile that fell on their child)
S-2	• After I gave the deposit, the landlord "switched" the apartment, windows in bad shape. I made many complaints, but got no answer. Compromising situation - superintendent knows that you have 4 kids in a 2 br - he's not complaining either. (i.e. you are forced to tolerate poor condition, in return for him tolerating higher-than-regulation number of kids) • We pay more (850/month), and when there is some problem in our apartment, no one pays attention. There is an increase of rent every year, and the housing is poor. • Work on apartment continues after move-in date (painting, excuses about it) in a high rise building.
S-4	• At an apartment, landlord kicked them out because they were gay "they didn't accept people who were gay" • Don't know why I don't get a place - its not like they call you and tell you • In an encounters with private landlords, you get subtle looks

	Landlords - Mistreatment by
1	• Lived in a rooming house where the landlord was abusive and controlling • Lived in a room and board arrangement, the husband raped her and when the wife found out, she kicked her out. • One landlord threatened to kill her
2	• I have a son and there was mold growing on the wall in his room. When I called the landlord about it, he said he was giving me 2 weeks notice to move out. He backed off when I told him I was going to call the Health Department. The Health Department didn't do anything. They told me that unless it smelled they weren't going to do anything.
3	• You put in more than one complaint then you are threatened with eviction
5	• Some landlords are asking 6 month/1 year rent upfront
9	• I was institutionalized and then became homeless...I stayed with my son at a rooming house for 2.5 weeks, and the landlord charged me rent for sleeping in the kitchen! • Gay man, originally from St. Catherines—he experienced some discrimination, and was in a fight because of it and got arrested. His probation was in Hamilton. The only housing he could find was a room in a boarding house, and when he was there his landlord stole stuff from him.
11	• Landlord wanted to evict us without notice. Went to tribunal and now the landlord won't accept the rent. He tried to change the locks. Presently, we are moving out of the apartment and are looking for another place
15	• found a place, landlord got drunk and had a party and was a fire in the place, they kicked her out because she wasn't comfortable with the partying, because of having her baby. • Had a place along Barton, went away to visit family, and when came home her landlord was in the apartment and had let the cat out into the wild, landlord went through her stuff, so she moved from there into the same building as her Mom...feels safer living in that building, are happy that the door in her current place locks • "They made me pay a cleaning fee to clean up their mess, and you were supposed to get it back, but I never got it back." • doors to her unit do not lock very well, so they had another tenant going into their place, stealing their groceries...her husband stayed home one day, and saw the neighbour doing this...later, the landlady took her fridges out of her apartment, told her she didn't need them...she spent hundreds of dollars of her own money for cleaning when moved in, then her landlady steals her groceries! • One person padlocked her friend's unit before she had a chance to move all her stuff out...friend is an older lady...had to break into the apartment to get pets out • went to group home from probation, put him in a room with a bat...the group home took his GST cheques on him
16	• At a previous location had a landlord who didn't like children, got a really hard time, told her daughter couldn't go outside "because it's not a playground", other nonsense like that...moved out to a different unit, had no problems...this landlord had just bought the building, was trying to get rid of people to jack up the rents

	Landlords – Mistreatment by
	• Landlady re. Kids: "She was really rude all the time. My daughter would sit outside on the steps, and she would say, 'Go inside, you can't sit out here.' And you have no balconies in a basement apartment, so what do you do?" • "She (the landlady) actually tried to get me to paint the place for nothing." Or tried to get in to do painting 3 weeks before moved out, make her move all her stuff out of way and so on, but she refused
17	• Where I'm living now is a little room. The landlord charges me $300 a month, there are many repairs that need to be done; the place is very neglected. The landlord is drunk most of the time, and is rowdy. I stay out all day and don't come home until late, when he has fallen asleep. • I'm renting a smaller one bedroom in a 5plex, and its not half as nice. I'm currently living there now and I'm moving out in a few days because I can't stand it anymore: The tenants are rowdy, and there are fights, the superintendent is crappy and a major drunk and does a lot of drugs.
GP-6	• She was living in an apartment in downtown Hamilton. She had to move because the landlord lost control of the building but was still cashing her rent cheques. • New landlord, from who she is renting a house, raised the rent and is rude to her…he didn't come by to collect the rent and now he has given her an eviction notice. She has to move out of this place not because of that but because there is asbestos in the house collecting in the heating ducts.
GP-10	• She lives in downtown Hamilton. She is happy with the rent she is paying but is extremely unhappy with the landlord, because he is so rude to her.
GP-11	• She is a young woman from Afghanistan who immigrated less than a year ago. She and her mother found a subsidized apartment. When her two brothers came to Canada and moved in with them, they raised the rent to $200/month and her mother only makes $400/month. The brothers have moved out and the property managers still haven't lowered the rent.
GP-15	• he used to live in an apartment with someone, and he was laid off…the landlord pretended to be his friend, always came around, and then illegally seized some stuff • the landlord seized the property of the other tenant, without due process, the tenant complained, and the landlord told him it was all about making money
GP-17	• he hasn't been getting his cheques with his per diem (lives in a second level lodging home)
GP-19	• the building he is currently in has changed ownership several times, and they jack up the rent each time…it was "really cheap" when he moved in, but is no longer
GP-24	• there was some issue about people in the complex being "overhoused", people got letters, appeared to be some kind of threat to move them to other places, people don't want to move…"a lot of people don't have cars"
GP-25	• (this was a group of four young men) one of them said that the landlord cut off his family's hydro because they didn't pay the rent • another one related that his family was under the impression that hydro was included in their lease, based on the superintendent they signed the lease with. Then that super was fired, and the new super made them pay hydro as extra, and seemed to be

	Landlords - Mistreatment by
	supported by the wording of the lease
GP-33	• she lost her deposit with one landlord, in a really rundown building, the landlord wanted tenants to pay for necessary electrical work done on their units....this landlord is still renting there. A young couple had their baby taken by Children's Aid because they were in a unit in this condition, and they can't afford to live any place better because they are on Ontario Works. • one of her court cases, one landlord lost his whole building as a result, because the guy kept entering apartments illegally, and doing other illegal things
S-5	• Money concerns when in an institution/home. Who's trustworthy. Who's policing the police.

	Landlords - Misc
3	• Have problems reaching management
5	• Landlords don't want overcrowded apartments
6	• Landlords want rent directly deposited to them
9	• Landlords have too much power...they throw excuses at you • I was institutionalized and then became homeless...I stayed with my son at a rooming house for 2.5 weeks, and the landlord charged me rent for sleeping in the kitchen!
10	• Landlords: "They try to get away with everything." • "I got evicted from a building because the superintendant thought I was stealing cars from his parking lot. But I wasn't. I was ripping systems out of the parking lot next door."
11	• "Landlords have always been dickheads" • Landlords want the "direct deposit system" from welfare
13	• Hard to find a place because one landlord owns a lot of different properties
15	• in the last three years she has had to take about 10 landlords to the tribunal, has had lots of landlord trouble--"They should all be shot and put in jail." • Was in a place, had two kids, no back door and no functioning water, some problem with the ceiling and was asbestos from the ceiling, it kept falling down and the landlord blamed them, little girl had to be hospitalized..."They just don't care." (meaning landlords)... • One participant (re. housing condition): "The landlords don't give a shit. They want the money, and then the next victim will come by and give them the money. They don't care." Another participant: "You pay it, or you go without and end up on the street. With kids, what else are you supposed to do?" • "How come certain landlords don't look on a long term basis in terms of keeping their tenants?"
16	• when first moved to Hamilton, lived in a shelter, Inasmuch House, for awhile...for about a month...found a place...found a really good landlord, who drove her from the shelter to see the unit, it was a good place, he just needed a few weeks to fix it up
GP-1	• Landlords are getting all of this extra money but we don't get anything in return.
GP-15	• "The people who own the buildings only want to make money. Money, money, money."

	Landlords - Misc
GP-19	• his current landlord is okay other than that...when he explained to his landlord that he is on ODSP, his landlord limited the increases for him because of that, but "I don't know how long that's going to last for."
GP-21	• Her credit is no good, so the landlord turned her away when she was looking for a place after she separated from her husband of 37 years. This put her into a depression, and eventually she had an emotional brekadown. She feels better now, but she still has all of the external problems that led to her feeling that way.
GP-22	• it's the fourth of the month, and her social assistance cheque hasn't come yet in the mail...it's not her fault, but her landlord is threatening to board the door of her unit • they want to raise her rent because now her boyfriend is living with her
GP-23	• recently, he paid a person to rent an attic room, thought the person he was dealing with was the owner, it turns out she was also a tenant, so when she was evicted, so was he
GP-24	• has a decent landlord as far as he, himself, is concerned
GP-30	• Person she is supporting: He had to move out of his past place because he was being abused. He has found an apartment, a bachelor for $475, but ODSP is holding things up—the landlord took his deposit, but won't let him move in until last month's rent is paid in full. He is getting Community Start-Up Benefit (CSUB) from ODSP, but he doesn't yet know how much or when.
GP-32	• This person believes that the biggest problem is lack of income, and it is unfair to blame landlords. Landlords can be good or bad, but if you can't afford to pay then you're out—landlords can't really do much to help people in tough circumstances. The problem around homelessness: "Poverty!" "Poverty—to improve this housing issue, they have to deal with this." Building affordable housing is good, but it is still not useful without more income.
GP-33	• she has taken 4 landlords to court
S-1	• his take on how getting an apartment really works: "If the landlord likes us, he gives us the apartment."
S-6	• If in housing, you must have no job, no friends staying over. Who has the right?? No animals allowed, but they do it anyway. To make sure, the government housing does surprise visits. If caught, you owe from the start. • "I was breastfeeding & packing a 6 mo. old baby. I had to leave. They were trying to extort more money out of me because there were more people living there now".

3.3 Lack of Affordable Housing

- Across the board, massive feedback that there is ***insufficient affordable housing!***

This was expressed in various ways by different people. Ways of capturing it included references to amount of housing, length of social housing waiting lists, excessive expense of available housing, or being able to afford only low quality or unsafe housing (see also "Housing Conditions" and "Housing Safety"). It all connects to a deficiency in the supply of safe, adequate and affordable housing.

	Lack of Affordable Housing
2	• There has been a reduction in low-income housing. There are not enough affordable places to stay. The waiting lists for social housing are huge. • Rents are too high. How can people be expected to afford to live? • I don't have a separate room for my daughter, because of the cost of rent. I haven't yet achieved my business goals. My daughter doesn't have her own room, that I could fix up for her and where she could have some privacy. That really upsets me. I can't afford it. • I have a disability. In the apartment I live in, rents keep going up. $10 . . . $15 . . . this year my rent went up $20. The assistance maximum will not cover rent. There is very little leeway. • Many people I know, because of their finances or because they are native, are vulnerable and live in squalor. A woman I know lives in an apartment building that should be condemned. She is basically starving and she is dirty all the time. She can't afford soap, and the water in her apartment doesn't run properly. • In the 1960's and 70's a lot of people moved into Hamilton from the reserve to try to find a job. Now you just can't get a place that is reasonable [rent].
3	• Biggest current hassle: finding affordable, accessible housing • Rents are sky high, need rent control • Looking for geared to income housing • Need some rent control because my rent is too high • "Heck of a time looking for housing." • "It is not getting a place that is that difficult, it is keeping a place."
4	• most bachelor apartments he looked at he couldn't get in the door (uses a walker, wife uses a scooter), most are walk-ups and he can't do walk-ups, the places that are halfway decent they want $400 or more for just a bachelor • His building is a mess, in terms of things that should be landlord responsibility, and the landlord does nothing...spaces that are rotting wood under carpet, or even just ground under carpet! It will be almost two years that the landlord hasn't done anything about this sort of thing, and just last week he lost electricity to his bathroom, "And I can't afford anything else." • Housing costs are too high: Saw a one-bedroom at a building in West Hamilton for $700! And has seen a junior one-bedroom in the core for $720! (junior one-bedroom is essentially a bachelor) • Biggest hassle: "Trying to find an apartment that is accessible and reasonably priced." • "People on a fixed income having to find an apartment at a certain rate, and putting their health and safety at risk because they have to take what they can get."...was in a 25 unit building last week, and the fire alarm had been disconnected for over a year!
5	• Waiting lists are long, can't get first choice on buildings • Rent has gotten really high • If you have a large family it is really hard to find a place for them, an affordable place that is • Difficult to find cheap housing, taking into consideration what assistance the government is giving • "Rent is a huge problem."

	Lack of Affordable Housing
6	• They need to renovate old buildings, convert into a room/bathroom and charge low rent • Biggest hassle: need affordable housing • The wait for subsidized housing is too long • Was homeless for a few months because of the inability to find affordable, safe, decent housing
7	• Was finally at a stage where I had a place and I could see my kids again on weekends, but the rent was too high so I ended up losing the place, and was in the shelter system again.
8	• Looking for housing right now is "crappy" • Called 23-25 places but only got responses from 3 places—a lot of competition, there are line ups sometimes to look at a place • Biggest hassle: Finding housing • It is hard to find safe, affordable housing! • Finding housing is difficult
9	• It is hard to find housing • Rent is rising, but ODSP is not rising and OW has been decreasing • I have rent problems • Couldn't pay my rent, so I was staying with a friend. I was off my medication, so I was behaving badly. I became involved in drugs and alcohol, and then ended up on the street. • "Housing keeps going up but our cheques keep going down."
10	• Looking for housing: "It's bull feces." • Biggest hassle: need better help in finding apartments (unclear from this comment if it is an issue of lack of services, or an issue of lack of apartments) • "It's a vicious circle. You can't get a job without an apartment, you can't get an apartment without a job." • "Rent's too high."
11	• Rent is too expensive...along with hydro and heat it is unbearable • Places that are available to live in are in the "slum", too difficult to afford living anywhere else—that translates into dirty, damaged buildings; unsafe conditions; worse areas of the city • In the current housing market it is hard to find a place—made worse when you have no income, there is a lack of jobs, and "It is intimidating to find housing when we look in the newspaper." • Biggest hassle: Clean, Affordable Housing! "Nice, decent buildings are too expensive" • Bills are hard to pay, hydro is too expensive
12	• There are waiting lists everywhere (I.e. Subsidized housing) • Finding housing is extremely difficult • Rents are too high • It is hard to find a place with utilities included • Need more affordable housing • Biggest hassle: finding stable housing • They should renovate old buildings, use them for affordable housing

	Lack of Affordable Housing
13	• It takes months and months to find a place, took me about 6 • Can't find a decent apartment • Hard to find a place because one landlord owns a lot of different properties • Rent is raised 2-3 times/year (it is good to talk to the previous occupant) • Income requirements are barrier to getting housing • Deposit is impossible to pay • Biggest hassle: Finding affordable housing while being on OW and only getting $520/month when my rent is $425 + hydro • Have been on the CHAN waiting list for 7 years and haven't found anything yet • Biggest hassle: Finding/gaining some safe housing • Biggest hassle: Need a home • Biggest hassle: Being without a place to live • I am homeless—I am looking for a place but can't find one. Waiting for subsidized housing • Am homeless because my building underwent renovations, the rent was increased, my welfare wasn't and so I got evicted. I Have been waiting for subsidized housing for 6 years • "There is not much out there in terms of a decent place to live and in my budget." • "If our rents go up and our cheques could go up proportionally, we would be able to survive."
14	• at Wesley Centre, on that street there are people living in cars and vans, not just occasional but 3 or 4 people doing so regularly...for a fair amount of time..."That's significant, when people can only afford to live in their car." • "I don't think that anyone can reasonably suggest that the situation has improved." - more people experiencing homelessness, more families • myriad of issues tightly tied...homelessness and poverty, and can contribute to overall ill-health, contribute to longer term illness and an inability to address those needs...ties in to lack of food, too • "We're certainly not seeing any improvement in this area." • Been front line worker for 10 years, seeing housing and income programs dismantled over that time...increased weight on a very thin line of social services like emergency services, housing help, etc., and while SCPI tries to bolster that band of services, not stop people from ending up there, and doesn't solve homelessness • "We're also seeing people living in parks." ...has a number of people who live in parks, an increasing number of clients, and also over the longer term as well..."being able to access affordable housing is just not an option" • discriminatory practices of landlords is definitely a big problem, but there are also just not enough units out there, and those that are there are not affordable • "It comes down to lack of affordable housing and poverty. As long as the vacancy rates go down and the rent goes up, and the shelter allowance stays at its same low amount, and there is really a lack of supported housing as well...it sort of gets a little tiring reading all of these bloody reports saying this, all the time, and nobody is doing anything." • Waiting lists at CHAN way too long • lack of affordable housing, lack of time (barriers)

	Lack of Affordable Housing
	• waiting lists for affordable housing are far, far too long • "I can sit with people and be a housing worker, but..." if they don't see any places to rent in the paper that the client can afford, what good is it to help people with the *process* of finding housing?
15	• Looking for housing, recently, was difficult: "The rent was so high. We had no transportation." • "I was living in Woodstock. I separated from my ex and came to Hamilton. It was hard to find a place to live." • Went to Housing Help Centre a while ago, trying to get out of situation with a drunken uncle...whole family went there to get help...lived at the Wesley for a few weeks, and had stopped going to the Housing Help Centre...lived with different relatives for awhile, had to go from relative to relative...hasn't developed skills enough to live by himself, so right now lives with step-father, has been there for about 1.5 years..."When I was looking it was very, very difficult, because the prices are too high. Even welfare doesn't give you enough to rent a place. They give you $520, and sometimes the rent is $500. What about the clothes money? What about the food money? What about the bill money?" ... makes end meet by living with step-father... • rents way too high, or the buildings were too dangerous for her son...saw bachelors for $500 • "If you're homeless, you can't find an address if you don't get money, and you can't get money if you don't have an address." Had a hard time finding housing...hard to break the cycle of needing address to get money, money to get address • Just moved here from Windsor, originally from New Brunswick...can only afford "really terrible housing...stinks...dirty"...landlords charge as much as welfare will give, so you get awful places • took an entire month to find one place, "and it's terrible. It stinks. It's small, hot. There's no fridge. I've got to live day by day. The shower is just disgusting. They should have a health inspector that would demand a certain standard of cleanliness." • after she paid the rent, bought bus pass, bought $50 groceries, and that was all of her money for the month • In a previous place she lived, her husband actually shot rats in the unit. They were paying $725 plus hydro for a two bedroom, and rats would steal baby bottles. • took her a year to get into subsidized housing, would have taken longer but finally agreed to go to far east end, made the wait shorter • "It took me eleven years to get any [subsidized] housing."
16	• not enough money to afford new housing, but need a new unit, a bigger one...need a three bedroom, currently live in a two bedroom apartment. Two bedroom is not enough space, because have two kids. One, their son, is in a brain injury program but he spends weekends with them, and they need to have space for him. • "Because rents are so high. People are asking so much for them." • "We look in the newspaper for places, and they're just too much." • In a place where hydro is extra..."it's hard" • Now know that welfare will pay first and last if find a place, but only limited amount of

	Lack of Affordable Housing
	money, can't find a place for less than $1000 if it is three bedroom • finding housing is a big issue
17	• More homes need to be built such as apartments and surveys with fitness centres maybe, barber shops, etc., and some need to be torn down • I've been looking for a decent affordable place to live for the past 10 years. Finally through the Mental Health Rights Coalition, I was told about the HOMES program. They helped me to find an apartment for rent that is geared to income. I haven't seen it yet and I take possession in two weeks. I hopeful it will be a decent place. • Where I'm living now is a little room. The landlord charges me $300 a month, there are many repairs that need to be done; the place is very neglected. The landlord is drunk most of the time, and is rowdy. I stay out all day and don't come home until late, when he has fallen asleep. • There's no supports and affordable housing geared to single men. For example, the Native Homes (housing group) mostly caters to families and single mothers; whenever I ask about an apartment for rent, I am told there is no availability. • I'm renting a smaller one bedroom in a 5plex, and its not half as nice. I'm currently living there now and I'm moving out in a few days because I can't stand it anymore: The tenants are rowdy, and there are fights, the superintendent is crappy and a major drunk and does a lot of drugs. • There are a lot of abandoned buildings and rundown places. Why doesn't the government put money to fixing these places up and renting them at affordable rents? • Rent prices are too high and the accommodations are not attractive.
BFP-1	• "If I didn't have to worry about my rent going up because I was going off the system, that would really help." (If it was the same formula in terms of calculating the subsidy then she would be able to move off welfare.)
GP-1	• We need a lot more places to stay. • Landlords are getting all of this extra money but we don't get anything in return.
GP-2	• My rent is reasonable. More security is needed privacy wise.
GP-5	• She is a recent immigrant from Afghanistan. She is a single mother. She moved out of her apartment due to thefts in her place, and is currently on a long waiting list for housing. Is presently living with friends, and getting income from social assistance.
GP-9	• She is receiving support in her housing search and meeting with an outreach worker, and is on a waiting list for seniors housing.
GP-10	• She lives in downtown Hamilton. She is happy with the rent she is paying but is extremely unhappy with the landlord, because he is so rude to her.
GP-11	• She is a young woman from Afghanistan who immigrated less than a year ago. She and her mother found a subsidized apartment. When her two brothers came to Canada and moved in with them, they raised the rent to $200/month and her mother only makes $400/month. The brothers have moved out and the property managers still haven't lowered the rent.
GP-12	• he has noted the drastic increase in rents—he rented an entire floor of a house for $400/mo four years ago, but now he sees bachelor apartments going for $500/mo with hydro extra

	Lack of Affordable Housing
	• he thinks rent "should get back to being a quarter of your pay."
GP-15	• "Why you have to pay to a landlord when every year, it goes 3% up?"
GP-16	• he gets $930 per month, and he could afford his place when he moved into it, but over the years the rent has steadily risen, and is now $469 per month, and his hydro bill has doubled in the last 4 months (and this was done before the period of most significant increases) • his rent goes up every year, and his hydro used to be $28 every 2 months but is now $70 every two months, and it is the hydro that is "the straw that broke the camel's back" • he applied for RGI housing, and was told he was not eligible because of his age (on further questioning, it was unclear why this mattered)
GP-19	• He is on ODSP and lives in a 1 bedroom apartment with a rent of $538/mo. • "The usual for guys like me: The government housing for guys like me, the waiting list is a mile long." • "Not enough government housing for people like me to move into. You've got to wait until somebody literally dies." • the building he is currently in has changed ownership several times, and they jack up the rent each time...it was "really cheap" when he moved in, but is no longer • "They've got to build more government housing for people like us."
GP-20	• he is an addict, which he says is "one reason why I'm homeless—but the main reason is we don't get enough money."...last year he had $145/mo after his rent was paid • "You can't live on $520 a month, I don't care who you are." • "There aren't enough affordable housing [units], that's the bottom line."
GP-21	• "You can't find anything [in terms of an apartment] on the amount you get [on OW]." • she faces the additional complication of living on the Mountain, and wanting to stay living there because that's where she has lived for decades • she went to Hamilton Housing, and got on waiting lists, but they are 2, 3 years long • also finds that her options for living on her own are not geographically suitable, "Why can't I find a place in an area where I would like to live?" • rents keep going up, too • it is especially expensive on the Mountain, where she wants to live because it is where she has always lived • even a person who is in crisis ends up being on a waiting list for an extended period (for housing)...it's good that they give priority to single moms with kids, but "what about the rest of us?" • she went and had a look at housing that was up by Mohawk College, because a friend had seen a "rooms for rent" sign, and it was a student house owned by an absentee landlord, who had used partitions to divide it into very, very small spaces, tiny rooms, with lots of people in the house (perhaps more than was legal?) and charging $425 per month
GP-28	• "If they keep raising the rents, people are going to end up on the street." • she has two kids, will have to move soon out of her 2-bedroom unit into a 1-bedroom unit, because rents keep going up • even for a single room, rents are too high • "Why don't you try lowering the rent, and give people a break?"

	Lack of Affordable Housing
	• one consequence of moving to a cheaper place, if you can find one, is that it is low quality, possibly dangerous
GP-29	• He has lived in his building for 8 years. The rent is too expensive for a bachelor apartment, at $475 per month. Not only that, the place is not maintained and there are always plumbing and electricity problems. Right now he has no functioning plumbing—the landlord has said he will fix it, but that hasn't happened yet.
GP-30	• Person she is supporting: He had to move out of his past place because he was being abused. He has found an apartment, a bachelor for $475, but ODSP is holding things up—the landlord took his deposit, but won't let him move in until last month's rent is paid in full. He is getting Community Start-Up Benefit (CSUB) from ODSP, but he doesn't yet know how much or when. • her daughter currently pays $100/mo on hydro, and $575/mo on rent, so it takes around half of their (her daughter plus her daughter's partner) ODSP cheque to pay rent and utilities
GP-31	• rents too high • It is very hard to find an apartment to begin with. They often found that they meet the requirements and still are rejected, maybe due to discrimination (the couple is Black.) In their most recent apartment search they had to see 100+ apartments before they finally found one that would take them.
GP-32	• This person believes that the biggest problem is lack of income, and it is unfair to blame landlords. Landlords can be good or bad, but if you can't afford to pay then you're out—landlords can't really do much to help people in tough circumstances. The problem around homelessness: "Poverty!" "Poverty—to improve this housing issue, they have to deal with this." Building affordable housing is good, but it is still not useful without more income.
GP-33	• "That's the biggest problem in Hamilton." (she responded when asked about housing) • she lost her deposit with one landlord, in a really rundown building, the landlord wanted tenants to pay for necessary electrical work done on their units....this landlord is still renting there. A young couple had their baby taken by Children's Aid because they were in a unit in this condition, and they can't afford to live any place better because they are on Ontario Works. • one building landlord charged her $525/mo for a 1 bedroom unit, all included....now people have moved out, the rent is charged plus $100 deposit, plus hydro
S-1	• One family that was present filled out an application for subsidized housing 1.5 years ago, and is still waiting. • "We know some people who get this [subsidized] housing. But I think it is not a big help. So, okay, the rent is less, but they have to pay the hydro, and the hydro is so high. If they pay and I pay, it is the same." • One participant lived here with her son, and if you don't have small children or a big family, you don't have much chance of getting in, so they don't bother applying. • "The waiting list is huge. This is the reason why many people—they don't want to wait that long." • One said: "The rent is a little bit high." Other said: "Mile high, very high." • Other person lives in another place, and the rent increases every year--"I don't know

	Lack of Affordable Housing
	why. I don't understand this." • He moved into his place a few years ago, and it increases every year...plus hydro! It is only a one bedroom.
S-2	• subsidized housing was very helpful - you have to wait because of the big queue - services are good, helpful • currently waiting for subsidized housing • Applied for social housing - waited for 8 months already - nothing available - need a bigger place - we are a family of 6 in a 2 bedroom. Is there a priority way to identify families waiting for housing on basis of need? • 2 years in Canada - applied for housing. Filled out application. Secretary said you have to wait 4-6 months. Lived with cousin in small home when arrived. Could only stay with them for 3 months. After 6 months went back to a housing registry service, and then they said you have to wait 1 year. Kept looking for housing and finally took a basement apartment. On that day, got subsidized housing, but they called her cousin's. Her cousin didn't have phone number, and troubles with her address, so she didn't get it and then had to wait 5 more months. New immigrants have trouble emotionally, with language. The secretary "talked to me so bad, so angrily -- I couldn't believe the language". • Family w/ 3 kidsl, 1 w/ Downs Syndrome. Filled out a housing registry service application. Need a special apartment. This was 1 year ago. Had a doctor's note for a special apartment, but they don't take that into account. The attitude of workers at the housing registry service is "rude". Some discrimination in this centre. People came 4 months ago who got housing already. Whenever I call the centre I leave a message, and get no calls back. He was initially told 1 yr, but it has been longer. • While you are waiting for social housing, it is not really very easy to find housing. References, credit history are barriers for newcomers. You hide the number of kids you have so that can get cheaper accommodation, but you end up overcrowded. People most have contacts before they come, and they end up relying on family & friends. • We pay more (850/month), and when there is some problem in our apartment, no one pays attention. There is an increase of rent every year, and the housing is poor.
S-3	• 9 in the family has a 4 bedroom apartment, $1100 + hydro and has other bills telephone, cable, $675 is his rent and ideally he pays $1100.....the money he is given for food he is paying rent....by the 15th he is broke, market rent and what government gives is not equal. • Here 25 days - sponsorship- funded by government $580 not sufficient apartments too expensive "cannot pay all my bills" • government of Ontario gives $582 for one person, 1 apartment for single person- 3 people in 2 bedroom, so there is no privacy--paid for by immigration
S-4	• Can't afford a newspaper to look for a place
S-5	• It's tough when you have to find a new place to live.
S-6	• Waiting for housing (both streams - Native & Mainstream). This is a BIG ISSUE!!! • If in housing, you must have no job, no friends staying over. Who has the right?? No animals allowed, but they do it anyway. To make sure, the government housing does surprise visits. If caught, you owe from the start.

	Lack of Affordable Housing
	• "Before I was paying higher rents for a bad area (ie. Downtown). There were rats eating through the walls. There were loads of pigeons. I had one radiator heating four rooms". • Can't afford good quality affordable housing. • Can't get quality housing.
S-7	• Low income. • Need more housing or better 1, 2 & 3 bedrooms. • Too expensive. • Hydro is killing us.

3.4 First & Last

- The necessity of providing first and last month's rent is a barrier to some people living on a low income, particularly social assistance recipients.

	First & Last
2	• It is hard to come up with the money for first and last months rent. • A lot of landlords ask for a damage deposit, which they won't give back to you. If there's any damage in the apartment, they'll say, "that isn't on the list so it is going to come out of your damage deposit." If you like a place, you pay the damage deposit and consider it gone.
5	• Some landlords are asking 6 month/1 year rent upfront
6	• Hard to come up with the deposit
8	• Getting 1st and last month's rent is HARD
9	• You get 60 days notice to leave a place, but have 30 days to find a new place, so how are we supposed to get a deposit? • Getting together 1st and last month's rent is hard
10	• "They want first and last, they want a freaking security deposit." (identified as a barrier to finding housing) • "It's hard enough coming up with first month's rent let alone last month."
11	• Easy to find a place but landlord don't let you move in without 1st / last months rent
13	• Deposit is impossible to pay
16	• Now know that welfare will pay first and last if find a place, but only limited amount of money, can't find a place for less than $1000 if it is three bedroom
17	• Its very hard for me to find anything: landlords usually require first and last rent, and ODSP is not enough; it's impossible to save money for 2 months rent when you only receive $930.00 a month.
GP-12	• the necessity of paying first and last month's rent is a big barrier to getting housing, especially for people on Ontario Works

3.5 Housing Conditions

- Unsuitable housing conditions are a common experience of tenants in Hamilton.
- Unsuitability includes problems with: electricity, plumbing, infestation by rodents or insects, physical integrity of the unit, safety of the building

The depth, breadth, and urgency of poor housing conditions in the city appears to be an emerging trend since the last time the SPRC consulted the community on these issues.

Please note that the experiences in this section would also largely fit under the "Classism" heading, as the poor housing conditions described below are overwhelmingly and disproportionately experienced by Hamiltonians with low incomes.

	Housing Conditions
2	• I have a son and there was mold growing on the wall in his room. When I called the landlord about it, he said he was giving me 2 weeks notice to move out. He backed off when I told him I was going to call the Health Department. The Health Department didn't do anything. They told me that unless it smelled they weren't going to do anything. • I live in a townhouse where the walls are super thin and they always take their time when something needs to be fixed. I had some plumbing problems, and when they finally did come in and fix it they left a great big mess. • There was a lot of work to be done in one place I was living, so I held back the rent 2 months so I could afford to fix it. I got it all done, but I got into credit trouble, and have had a hard time finding a place ever since. • Me and my dad moved out a couple of years ago, when my mom and dad separated. She moved into a place close by, and had a big bug problem. The landlord didn't do anything about it, but she had already paid first and last month's rent, and was stuck there. • My friend lives in a townhouse, and his mom is on disability. Their place needed a new screen door. There was a big hole at the bottom that was letting all this cold air into their apartment, and they had to put plastic bags over it, to keep the air out. The toilet was leaking upstairs and there was a hole in their ceiling because of the leak. Finally, enough people in the building complained to the owner and the superintendent was tossed. The new superintendent fixed everything. • The place I'm in now, the landlord didn't want to rent to me. He called my last landlord and found out that I helped to get these crack dealers out of the building, so I got the place. • Many people I know, because of their finances or because they are native, are vulnerable and live in squalor. A woman I know lives in an apartment building that should be condemned. She is basically starving and she is dirty all the time. She can't afford soap, and the water in her apartment doesn't run properly. • A lot of places I have lived don't have smoke detectors; they gottc have them in there.

	Housing Conditions

3	• Conditions of units for some social housing are unbearable
	  • Ceilings are falling in
	  • Roaches, mice, marijuana grows in some places
	  • You put in more than one complaint then you are threatened with eviction
	  • Have problems reaching management
	  • Thefts
	• Biggest current hassle: trying to get things fixed
	• Had no heat for 5 days during the holidays and the landlord kept putting us off
	• Can't live with noise due to health problems
	• Only had a foam mattress, no heat, no water—had to walk from downtown to Barton to get a bucket of water to use

4	• His building is a mess, in terms of things that should be landlord responsibility, and the landlord does nothing…spaces that are rotting wood under carpet, or even just ground under carpet! It will be almost two years that the landlord hasn't done anything about this sort of thing, and just last week he lost electricity to his bathroom, "And I can't afford anything else." • Loves the location of his apartment, perfect in terms of transportation and amenities and so on, but the quality is awful, and all he wants is that it get fixed…finds that the rental housing tribunal just backs up the landlords most of the time • "The typical attitude to me [from landlords]--and I've been renting apartments since I was 19 and I'll be 54 in another week—is, 'I'll pick up my cheque, I don't want to fix anything, that's it.'" • "People on a fixed income having to find an apartment at a certain rate, and putting their health and safety at risk because they have to take what they can get."…was in a 25 unit building last week, and the fire alarm had been disconnected for over a year! • Stories about experiencing violence, living in the same building as drug dealers
5	• Landlords are not meeting needs of renovations on time
6	• Apartments are in awful conditions • Nothing ever gets fixed • We end up holding back rent in order to get things fixed • Was homeless for a few months because of the inability to find affordable, safe, decent housing
8	• Apartments don't get fixed • Repairs take forever—during the weekend last winter, my pipes froze, we had no water yet I was told to wait until Monday to have it even looked at • There is enough housing but in bad areas—end up with cockroaches, or have to go to bad schools • It is hard to find safe, affordable housing!
10	• "I live in a government house, and it's about $199, but it's crap. The carpet is like a black, shiny layer, and I told the super, I'm going to take you to the tribunal." • "Sometimes it's better just to live in a squat." • Want "a house where you can close the door without it falling off--nice, not ghetto."

	Housing Conditions
11	• Places that are available to live in are in the "slum", too difficult to afford living anywhere else—that translates into dirty, damaged buildings; unsafe conditions; worse areas of the city • Biggest hassle: Clean, Affordable Housing! "Nice, decent buildings are too expensive" • Subsidized housing is really hard to get in, only a useful option in case of emergency
12	• Building problems: if something is broken, no one fixes it
13	• Place is a fire hazard • Hard to get place renovated (i.e. painting the walls) • Can't find a decent apartment • If heat is included that usually means that you freeze most of the time
15	• "Right now I'm in subsidized housing and I hate it, because it is like living in a ghetto in New York." • Just moved here from Windsor, originally from New Brunswick...can only afford "really terrible housing...stinks...dirty"...landlords charge as much as welfare will give, so you get awful places • took an entire month to find one place, "and it's terrible. It stinks. It's small, hot. There's no fridge. I've got to live day by day. The shower is just disgusting. They should have a health inspector that would demand a certain standard of cleanliness." • One building she was in, paid rent ($500) prior to moving in, was told it was a renovated 2 bedroom, but when she moved in there were wires hanging out of the wall and so on, and she managed to put up it for 3 days, then had to move and only got half of her rent back • Was in a place, had two kids, no back door and no functioning water, some problem with the ceiling and was asbestos from the ceiling, it kept falling down and the landlord blamed them, little girl had to be hospitalized..."They just don't care." (meaning landlords)... • a termite from under the building burrowed itself into her hand, she had to be in hospital to get it removed...the landlord said a broken window would be fixed by the time they moved in, but he didn't do it, and it came out later (after the termite burrowing into her hand) that it was because of the termite damage underneath it he just didn't bother • One participant (re. housing condition): "The landlords don't give a shit. They want the money, and then the next victim will come by and give them the money. They don't care." Another participant: "You pay it, or you go without and end up on the street. With kids, what else are you supposed to do?" • a lot of the available housing is worse than staying in the shelter • some of the housing should be shut down • Had mice, ants in her place • doors to her unit do not lock very well, so they had another tenant going into their place, stealing their groceries...her husband stayed home one day, and saw the neighbour doing this...later, the landlady took her fridges out of her apartment, told her she didn't need them...she spent hundreds of dollars of her own money for cleaning when moved in, then her landlady steals her groceries! • In a previous place she lived, her husband actually shot rats in the unit. They were paying $725 plus hydro for a two bedroom, and rats would steal baby bottles.

	Housing Conditions
	• In unit with wires sticking out of baseboards, ceiling • Poor housing led to people becoming homeless...the housing is so bad that people just got up and left, had to leave before finding a new place • "We had cockroaches in our house. It was a nice place, but there were cockroaches there. I was living with my Uncle Bruce at the time, and he called up to the landlord, and said 'Hey, we've got cockroaches here but we need somebody to come and spray.' At the time he wanted to do it, nobody was home, so at the time I was going to school, and I had to take off of school to let them in. But I had to leave, because they had to spray!" • went to group home from probation, put him in a room with a bat...the group home took his GST cheques on him • "They made me pay a cleaning fee to clean up their mess, and you were supposed to get it back, but I never got it back."
16	• in previous building had a problem with heating in the building..."The place was so cold that everybody in the building was calling her...she went out and bought us all heaters it was so cold."...now they are putting new windows in that building, only putting in the units facing the street not the ones facing the back! • current unit found asbestos tiles under the kitchen floor, probably under the rest of the floor, too...not to sure about the health implication
17	• 7 years ago I was hospitalized then later moved to a Second Level Lodging Home for schizophrenia. The SLLH was reasonably acceptable. Shared room with other male tenants. Tenants were often rowdy and sometimes fought. • More homes need to be built such as apartments and surveys with fitness centres maybe, barber shops, etc., and some need to be torn down • Where I'm living now is a little room. The landlord charges me $300 a month, there are many repairs that need to be done; the place is very neglected. The landlord is drunk most of the time, and is rowdy. I stay out all day and don't come home until late, when he has fallen asleep. • I live in a Second Level Lodging Home for special care, that is funded by the ministry of health. This home is for-profit. The quality of living there could be improved. Tenants could do with a public trustee. • I'm renting a smaller one bedroom in a 5plex, and its not half as nice. I'm currently living there now and I'm moving out in a few days because I can't stand it anymore: The tenants are rowdy, and there are fights, the superintendent is crappy and a major drunk and does a lot of drugs. • Rent prices are too high and the accommodations are not attractive.
GP-5	• She is a recent immigrant from Afghanistan. She is a single mother. She moved out of her apartment due to thefts in her place, and is currently on a long waiting list for housing. Is presently living with friends, and getting income from social assistance.
GP-6	• New landlord, from who she is renting a house, raised the rent and is rude to her...he didn't come by to collect the rent and now he has given her an eviction notice. She has to move out of this place not because of that but because there is asbestos in the house collecting in the heating ducts.

	Housing Conditions
GP-7	• Has been living in public housing for the last 3 years, and is satisfied with it.
GP-16	• he does not want to move into a rundown place, and he has his own furniture so he wants a 1-bedroom...says wants to "Keep my pride"
GP-18	• he says the regulations say that such facilities should have only 1 bed per room, but his has 2, and the health department should be called
GP-26	• has experienced lots of vermin in units right in the downtown, he took his landlord to the Rental Housing Tribunal and won • cost $35 to file, no other expenses, and this is a recoupable expense • to get enforcement of the decision costs another $75, and this is also recoupable, but he faces barriers in practical terms to doing it, namely it has to be done at the court house during the working day, and he has to go to his job (not urgent because he does not live in this place any more) • he believes that most housing laws favour tenants, particularly around evictions and standards, but the average person does not know how the system works, so often they withhold their rent in retaliation, and then *they* get a Rental Housing Tribunal order against them • the big thing, therefore, in his opinion, is educating people on their rights • at his old apartment, mentioned above, he killed 9 mice in one day • also, the heat in his unit was off between October 15 and November 20 last year, he took the owner to the Rental Housing Tribunal and won, but only was awarded $400, which does not even cover his costs for replacing the lack of central heating with space heaters for that time • "That's my story: Sue your landlord. But you won't get anything from them." • 90% of Rental Housing Tribunal orders he comes across are default judgments, because no one bothers to file a defence, and it is almost always worth going and doing that
GP-27	• boarding house resident commenting on boarding houses: "They're like social dumping grounds. They are no better than minimum security prisons with no activities."
GP-28	• one consequence of moving to a cheaper place, if you can find one, is that it is low quality, possibly dangerous
GP-29	• He has lived in his building for 8 years. The rent is too expensive for a bachelor apartment, at $475 per month. Not only that, the place is not maintained and there are always plumbing and electricity problems. Right now he has no functioning plumbing—the landlord has said he will fix it, but that hasn't happened yet.
GP-31	• when you have a problem, they take 2 weeks even just to get back to you, then a long time to fix whatever the problem is (it took the superintendent 3 months before they fixed a bathroom tile that fell on their child)
GP-33	• many buildings are also unsanitary...many problems with hydro, water • she lost her deposit with one landlord, in a really rundown building, the landlord wanted tenants to pay for necessary electrical work done on their units....this landlord is still renting there. A young couple had their baby taken by Children's Aid because they were in a unit in this condition, and they can't afford to live any place better because they are on Ontario Works.

	Housing Conditions
S-2	• After I gave the deposit, the landlord "switched" the apartment, windows in bad shape. I made many complaints, but got no answer. Compromising situation - superintendant knows that you have 4 kids in a 2 br - he's not complaining either. (i.e. you are forced to tolerate poor condition, in return for him tolerating higher-than-regulation number of kids) • We pay more (850/month), and when there is some problem in our apartment, no one pays attention. There is an increase of rent every year, and the housing is poor. • There is no quality control for the housing. He and his wife are MD's - he knows health hazards. They had to leave for a couple months. • Work on apartment continues after move-in date (painting, excuses about it) in a high rise building. • Had a very good impression of Canada, but a lot of substandard housing - in Britain, there are very strict laws. I have seen the worse living conditions I have ever seen right here in Canada. When you look at the quality, you feel ashamed to be in Canada. Big holes, cockroaches, mice all round - jumping over you. The amount of disease.
S-5	• Appliances are usually included. "Sometimes takes awhile to get newer appliances".
S-6	• The quality is disgusting, cockroaches etc. "Because I know Hamilton, I knew the best areas to live; but I was lucky enough to know. What about those that don't know". • Slum landlords: "If you're on O/W, the cheque goes directly to them, then you get no repairs, mice problems ie. Homestead". • "I had no furnace for the whole winter and I still got booted out". • Even with Native housing, sometimes sub-standard too. • Fix things. "If you complain & make waves, you get kicked out". • No stoves/fridges in a lot of places; because landlord doesn't want to be responsible for fixing.--"I had to keep my food sitting in the window to keep cold". • Hardly any heat in whole building ("You're not on O/W are you? Well then, I'll show you how to turn up the heat"). • current non-profit provider they live in is pretty good but upkeep of house sometimes not so good. • "Before I was paying higher rents for a bad area (ie. Downtown). There were rats eating through the walls. There were loads of pigeons. I had one radiator heating four rooms". • Can't afford good quality affordable housing. • Can't get quality housing.
S-7	• Crack house/prostitution/bad, terrible neighborhood. • Native Housing pretty good. • Nasty conditions. • Mice, cockroaches. • Crappy appliances. • Second-hand furniture. • No furniture (or antiques). • Need more housing or better 1, 2 & 3 bedrooms.

3.6 Housing Location

- Some Hamiltonians have difficulty finding housing in locations that are suitable to them
- Problems with suitability can include access to particular services or transportation, and a desire to remain in a particular part of the city.

	Housing Location
15	• took her a year to get into subsidized housing, would have taken longer but finally agreed to go to far east end, made the wait shorter
GP-21	• she faces the additional complication of living on the Mountain, and wanting to stay living there because that's where she has lived for decades • also finds that her options for living on her own are not geographically suitable, "Why can't I find a place in an area where I would like to live?" • it is especially expensive on the Mountain, where she wants to live because it is where she has always lived
GP-24	• would not want to live in Hamilton, wouldn't want to have to move (he grew up in Flamborough)
S-2	• When you are new in Canada you need housing with transportation with access to food and market.

3.7 Housing Accessibility

- Some people with disabilities and older adults are unable to rent many units, because some standard design elements present barriers.

For a more detailed discussion of the physical accessibility of units and other issues connected to housing for people with disabilities please consult the SPRC publication *An Assessment of Housing Need Amongst People With Disabilities in Hamilton.*

	Housing Accessibility
2	• I'm on disability; I was looking at one place that had three or four steps to get to the front door. The landlord wouldn't rent the place to me because he was worried I might fall down the stairs and he would be sued.
3	• Have health problems, hard to look for a places that are accessible • Homecare shouldn't have been cut back on
4	• most bachelor apartments he looked at he couldn't get in the door (uses a walker, wife uses a scooter), most are walk-ups and he can't do walk-ups, the places that are halfway decent they want $400 or more for just a bachelor • He's getting a scooter in a couple of months, wants a ramp, but can't find a way to fund it..."It's been unreal getting up the stairs, and it's only 15 feet up. And it hurts, it hurts real bad. Even coming down." • Biggest hassle: "Trying to find an apartment that is accessible and reasonably priced."

	Housing Accessibility
6	• Used to drink and broke my leg, was physically unable to take care of myself, and became homeless
9	• Need more accessible housing
S-2	• Family w/ 3 kidsl, 1 w/ Downs Syndrome. Filled out a housing registry service application. Need a special apartment. This was 1 year ago. Had a doctor's note for a special apartment, but they don't take that into account. The attitude of workers at the housing registry service is "rude". Some discrimination in this centre. People came 4 months ago who got housing already. Whenever I call the centre I leave a message, and get no calls back. He was initially told 1 yr, but it has been longer.
S-5	• Statement about one older fellow, who was living in the top of a house and had a lot of stairs to climb up and down. The inevitable fall eventually happened and a new place had to be found. • Accessibility: "Walkers; wheelchairs; even just being old can make it hard to get into places".

3.8 Housing Adequacy

- Some tenant households are forced to live in housing that is inadequate for their needs, in terms of size.
- This is disproportionately experienced by some communities that are new to Canada, and some ethnic and racial minority communities, who might have average family sizes that are greater than the average for Canadian-born white families.

Please note that some tenants end up in inadequate housing because of an absolute lack of housing that would be large enough to suit their needs. In other cases, living in inadequate housing is a coping mechanism for surviving in a housing market in which housing that would be adequate is too expensive.

	Housing Adequacy
2	• My daughters can't come to visit me because my place is so small. • I have a cousin who would have liked to come to Hamilton, and live with us until he could find his own place, but we don't have any extra room. • I don't have a separate room for my daughter, because of the cost of rent. I haven't yet achieved my business goals. My daughter doesn't have her own room, that I could fix up for her and where she could have some privacy. That really upsets me. I can't afford it.
3	• Should have housing for old people
4	• His place is too small
5	• If you have a large family it is really hard to find a place for them, an affordable place that is

	Housing Adequacy
8	• It would be a relief if I could find a house, townhouse or duplex. I prefer these because they are safer and you know who/what is in your house.
9	• I was institutionalized and then became homeless...I stayed with my son at a rooming house for 2.5 weeks, and the landlord charged me rent for sleeping in the kitchen!
15	• don't like current housing, because place is too crowded
16	• not enough money to afford new housing, but need a new unit, a bigger one...need a three bedroom, currently live in a two bedroom apartment. Two bedroom is not enough space, because have two kids. One, their son, is in a brain injury program but he spends weekends with them, and they need to have space for him. • "My son feels out of place because he doesn't have his own room, his space, his privacy...they both need privacy, because they're both teens. It's hard when you have a small place, because they are always in each others' face."
GP-3a	• Was homeless, but is presently living in a room in a house, but it is too small. He is in the process of looking for a larger place to live (but still a room).
GP-16	• he does not want to move into a rundown place, and he has his own furniture so he wants a 1-bedroom...says wants to "Keep my pride"
G-21	• she went and had a look at housing that was up by Mohawk College, because a friend had seen a "rooms for rent" sign, and it was a student house owned by an absentee landlord, who had used partitions to divide it into very, very small spaces, tiny rooms, with lots of people in the house (perhaps more than was legal?) and charging $425 per month
GP-28	• she has two kids, will have to move soon out of her 2-bedroom unit into a 1-bedroom unit, because rents keep going up • even for a single room, rents are too high
GP-30	• Her daughter and her daughter's partner are on the waiting list for RGI housing. Both of them are legally blind, so they have lots of support equipment and they need a 2-bedroom unit to live in because of this equipment. They have been told there is a good chance that housing providers may not let them have a 2-bedroom because there are only two of them (i.e. allowances will probably not be made for the special needs coming from their disability.)
S-1	• have big families, "so we are much louder than other people, so we have to find a house where we can speak loud or we can celebrate or something. When we came to Canada, we rented one house in Stoney Creek. This was a big building. We had to move out because other people said we are so loud. The supervisor [superintendent?] went nuts on us. She told us every time, 'You are idiot people!'"
S-2	• Applied for social housing - waited for 8 months already - nothing available - need a bigger place - we are a family of 6 in a 2 bedroom. Is there a priority way to identify families waiting for housing on basis of need? • While you are waiting for social housing, it is not really very easy to find housing. References, credit history are barriers for newcomers. You hide the number of kids you have so that can get cheaper accommodation, but you end up overcrowded. People most have contacts before they come, and they end up relying on family & friends.
S-3	• government of Ontario gives $582 for one person, 1 apartment for single person- 3 people in 2 bedroom, so there is no privacy--paid for by immigration

	Housing Adequacy
	• 9 in the family has a 4 bedroom apartment, $1100 + hydro and has other bills telephone, cable, $675 is his rent and ideally he pays $1100.....the money he is given for food he is paying rent....by the 15th he is broke, market rent and what government gives is not equal.
S-7	• Small apartments.

3.9 Housing and Safety

- Some people are living in unsafe housing conditions.

This section could easily be merged with "Housing Conditions", and many more threats to the health and safety of tenants are described in that section. Generally the two have been divided by putting issues related to the structure and environment of the unit into "Housing Condition" and putting human-originated threats to safety here, but those divisions are not exact.

Please note that the experiences in this section would also largely fit under the "Classism" heading, as the poor housing conditions described below are overwhelmingly disproportionately experienced by Hamiltonians with low incomes.

	Housing and Safety
8	• It would be a relief if I could find a house, townhouse or duplex. I prefer these because they are safer and you know who/what is in your house.
10	• "I'm looking for a place where a guy doesn't get motherfucking stabbed at five in the morning." (which had happened in his building that morning) • "There's lots of people getting punched out, getting stabbed, in the streets." • "There's too much [violence]. Too many people dying." • "The first murder in the city [this year] happened right in front of my house."
11	• Places that are available to live in are in the "slum", too difficult to afford living anywhere else—that translates into dirty, damaged buildings; unsafe conditions; worse areas of the city • Problems with gangs on the streets
12	• In finding housing, have to think about safety concerns
13	• Could only find a place in a hazardous living area, unliveable • Place is a fire hazard • Biggest hassle: Finding/gaining some safe housing • Biggest hassle: Have experience theft in my shared accommodations
14	• "One would like to think that in the summer months that sleeping outside is not as big a problem as in the winter, but safety and security are issues...they really are preyed upon."
15	• Had a place along Barton, went away to visit family, and when came home her landlord was in the apartment and had let the cat out into the wild, landlord went through her

	Housing and Safety
	stuff, so she moved from there into the same building as her Mom...feels safer living in that building, are happy that the door in her current place locks • doors to her unit do not lock very well, so they had another tenant going into their place, stealing their groceries...her husband stayed home one day, and saw the neighbour doing this...later, the landlady took her fridges out of her apartment, told her she didn't need them...she spent hundreds of dollars of her own money for cleaning when moved in, then her landlady steals her groceries! • In the subsidized townhouses she lived in there is way too much drugs and alcohol, lots of criminal activity • "I wish that they had more safe places for kids."—has had lots of trouble with people hassling her kids, stealing from them, making it not safe for them
BFP-2	• "The place where I am living now is safe and warm in the winter, but I didn't feel unsafe on the streets."
GP-2	• My rent is reasonable. More security is needed privacy wise.
GP-5	• She is a recent immigrant from Afghanistan. She is a single mother. She moved out of her apartment due to thefts in her place, and is currently on a long waiting list for housing. Is presently living with friends, and getting income from social assistance.
GP-17	• She has a wonderful apartment, 2 bedrooms for only $550/mo, but it is in a "horrible" part of town...she has a 13 year old daughter and doesn't want her hanging out in this area, does not feel it is safe for her.
GP-18	• he has been assaulted and sexually harassed in this lodging home • other tenants are the ones harassing him, sexually assaulting him • he identifies as bisexual, and relates that to his mistreatment by other inhabitants of the lodging home

3.10 Rent Control

- Despite this measure not being mentioned by facilitators/interviewers, a number of participants identified a restoration of rent control as a useful way to deal with the housing and homelessness crisis currently being experienced in Hamilton.

	Rent Control
2	• Without rent controls, landlords can raise rents as high as they want.
3	• Rents are sky high, need rent control • Need some rent control because my rent is too high
6	• Need rent control
12	• Need rent caps! • Need rent control
16	• "Years ago there used to be control on the rent, and now the government is saying the landlords can charge what they want." • "They should take that law out which says they can raise the rents to whatever they feel like. They shouldn't be able to do that."

	Rent Control
GP-4	• The situation is getting worse since rent control has been lifted
S-2	• Control on rents - some checks and balances on rent control whenever someone leaves, the rents jump.

3.11 Expense of Moving

- Surprisingly few people talked about the expense of moving as a major barrier to acquiring adequate, safe, and affordable housing.

	Expense of Moving
3	• Don't have money/resources to keep moving around if something is wrong

3.12 Utilities

- People identified utilities, particularly hydro, as a financial burden adding to their difficulties in affording housing.

Many major changes to the hydro system in Ontario were made over the same period as these focus groups and interviews were taking place. Please consult the detailed description of each group in Appendix A to situate these comments in time, and understand them relative to the major changes that have occurred.

	Utilities
3	• Hydro slows me down, not much money left over for food
11	• Rent is too expensive...along with hydro and heat it is unbearable • Bills are hard to pay, hydro is too expensive
12	• It is hard to find a place with utilities included
13	• If heat is included that usually means that you freeze most of the time • Biggest hassle: Have money for hydro, laundry, bus tickets and food
16	• In a place where hydro is extra..."it's hard" • "My hydro is $45 a month. That could be food in my kids' mouth."
GP-16	• he gets $930 per month, and he could afford his place when he moved into it, but over the years the rent has steadily risen, and is now $469 per month, and his hydro bill has doubled in the last 4 months (and this was done before the period of most significant increases) • his rent goes up every year, and his hydro used to be $28 every 2 months but is now $70 every two months, and it is the hydro that is "the straw that broke the camels back"
GP-25	• (this was a group of four young men) one of them said that the landlord cut off his family's hydro because they didn't pay the rent • another one related that his family was under the impression that hydro was included in their lease, based on the superintendent they signed the lease with. Then that

	Utilities
	super was fired, and the new super made them pay hydro as extra, and seemed to be supported by the wording of the lease
GP-30	• her daughter currently pays $100/mo on hydro, and $575/mo on rent, so it takes around half of their (her daughter plus her daughter's partner) ODSP cheque to pay rent and utilities
S-1	• "We know some people who get this [subsidized] housing. But I think it is not a big help. So, okay, the rent is less, but they have to pay the hydro, and the hydro is so high. If they pay and I pay, it is the same." • He moved into his place a few years ago, and it increases every year...plus hydro! It is only a one bedroom.
S-5	• "Hydro's still an issue. It's still higher and I'm still catching up from it being so high before". • Water & sewage bill is up. • "Even paying for water heater charges".
S-7	• Hydro is killing us. • barrier to education: Pay bills (got to go pay bills, miss school).

3.13 Rental Housing Tribunal

- Few people mentioned the Ontario Rental Housing Tribunal.

It is surprising that this body was not mentioned more often, given the urgent concerns listed under "Housing Conditions" and the fact that ORHT is the main place tenants can go to seek redress for housing concerns. As one of the respondents identified, lack of knowledge of the system is probably a significant contributor. As well, the power imbalance between landlords and tenants identified under "Evictions" and the various "Landlords" sections argues that avoiding taking complaints to the ORHT may also be the result of cost-benefit decisions on the part of tenants.

	Rental Housing Tribunal
4	• Loves the location of his apartment, perfect in terms of transportation and amenities and so on, but the quality is awful, and all he wants is that it get fixed...finds that the rental housing tribunal just backs up the landlords most of the time
GP-26	• has experienced lots of vermin in units right in the downtown, he took his landlord to the Rental Housing Tribunal and won • cost $35 to file, no other expenses, and this is a recoupable expense • to get enforcement of the decision costs another $75, and this is also recoupable, but he faces barriers on practical terms to doing it, namely it has to be done at the court house during the working day, and he has to go to his job (not urgent because he does not live in this place any more) • he believes that most housing laws favour tenants, particularly around evictions and standards, but the average person does not know how the system works, so often they withhold their rent in retaliation, and then *they* get a Rental Housing Tribunal order

	Rental Housing Tribunal
	against them • the big thing, therefore, in his opinion, is educating people on their rights • at his old apartment, mentioned above, he killed 9 mice in one day • also, the heat in his unit was off between October 15 and November 20 last year, he took the owner to the Rental Housing Tribunal and won, but only was awarded $400, which does not even cover his costs for replacing the lack of central heating with space heaters for that time • "That's my story: Sue your landlord. But you won't get anything from them." • 90% of Rental Housing Tribunal orders he comes across are default judgments, because no one bothers to file a defence, and it is almost always worth going and doing that

3.14 References

- Difficulty in obtaining references can be a barrier to tenants seeking housing, particularly for newcomers to Canada, who may have few contacts and support networks, and no history of tenancy, in this country.

	References
5	• Difficult because of references, newcomers find it impossible to provide references and banking information • For newcomers to Canada, can be difficult to find a co-signer
7	• Found it difficult to find housing because of need for references, it was hard to get any good references
9	• Hard to find housing if you have no references
S-1	• The Polish participant: "It is not about Hungarian or not Hungarian. As I know from my own experience in the past, every landlord wants a guarantor. I was lucky because here I had a guarantor here. But new people [in Canada]—Czech speaking people or Polish people—they have trouble when they are on social assistance, because the landlord wants a guarantor, and they have trouble because they don't know so many people."
S-2	• Currently living in apartment. Barriers - References, Employment, Credit History. When you are new, you just want an apartment. • When they came into Canada, very cold winter. Every place they looked at asked for a guarantor - had to know them for 2 years. Finally, found someone to act as guarantor (after 2 months in a motel in Burlington) - never saw them again.
S-3	• Experience seeking housing: "Rejection...even hearing the accent on the phone they turn you down....they know your immigrants but they want a reference...where do they want it from?" • Trying to find an apartment, 3 months – for a reference they want one from a friend who's lived here for 2 years
S-6	• "12 mo. rental experience required within the last four years in your own name". • "On the waiting list, say you're # 75; they should educate people on how long this will be. What about emergency housing".

	References
	• "no reference because spouse demolished place etc.; therefore don't qualify".

3.15 Lack of Supported/ive Housing

- Some people with disabilities and older adults are capable of living on their own, but require some kind of supports to continue living independently.
- There is a lack of such supports in our community.

For a more detailed discussion of the problems facing people who require supports to acquire and maintain safe, adequate and affordable housing in a context of independent living, please consult *An Assessment of Housing Need Amongst People With Disabilities In Hamilton*. This study found that the supports currently available in Hamilton are definitely inadequate to meet the need, both in terms of high-need individuals who require 24-hour on-site support, and in terms of individuals who only need a few hours of support a week. Provincial cuts to home care have adversely affected this latter group.

	Lack of Supported/ive Housing
14	• "It comes down to lack of affordable housing and poverty. As long as the vacancy rates go down and the rent goes up, and the shelter allowance stays at its same low amount, and there is really a lack of supported housing as well...it sort of gets a little tiring reading all of these bloody reports saying this, all the time, and nobody is doing anything." • Some kind of semi-independent housing for youth, maybe apartment-like residency linked to services...people too old for CAS, but not ready to be on own, an "independent living" type of thing for youth...in BC for youth who are 16-18 years old, and whose foster placements break down regularly, can have an independent living setting, more independent than a group home, but still have parent-like staff figures, learn life skills, mentoring, etc.
17	• I've been looking for a decent affordable place to live for the past 10 years. Finally through the Mental Health Rights Coalition, I was told about the HOMES program. They helped me to find an apartment for rent that is geared to income. I haven't seen it yet and I take possession in two weeks. I am hopeful it will be a decent place. • There's no supports and affordable housing geared to single men. For example, the Native Homes (housing group) mostly caters to families and single mothers; whenever I ask about an apartment for rent, I am told there is no availability.
GP-1	• We need more people working to get people housing, especially in the mental health field.
S-2	• Family w/ 3 kids, 1 w/ Downs Syndrome. Filled out a housing registry service application. Need a special apartment. This was 1 year ago. Had a doctor's note for a special apartment, but they don't take that into account. The attitude of workers at the housing registry service is "rude". Some discrimination in this centre. People came 4 months ago who got housing already. Whenever I call the centre I leave a message, and get no calls back. He was initially told 1 yr, but it has been longer.

3.16 Hidden Homelessness

- There exists an ill-defined and uncountable population of people in Hamilton who lack safe, adequate and affordable housing of their own, but find other, less visible ways of coping than being on the street or in emergency shelters.

It is important to note that the experience of "hidden homelessness", which often manifests as taking advantage of someone else's housing, is generally not a focus of people's comments and is mentioned only in passing. It is likely that far more of the respondents we talked to have had some experience of hidden homelessness at some point in their lives, but didn't think it worth mentioning. We can, therefore, draw no conclusions about the prevalence of hidden homelessness from this study, beyond the fact that it is not uncommon.

	Hidden Homelessness
14	• In '94 my case work was 78, but was more manageable because situations were simpler, maybe only have to tackle one issue. Now have more outreach workers, but each have to deal with more problems and more complex problems for each client...again, not just a matter of numbers, but a matter of experience and complexity...also see "hidden homeless" now, like people in rooming houses, etc. • Capturing people who are homeless but not on streets, not in shelters, but are couch-hopping...how can capture that population? Only real way is self-reporting. • "I see lots of people who are clean, they are well dressed, but they haven't had housing in a long time, they're going from friend to friend to friend." • See it a lot amongst youth
15	• Went to Housing Help Centre a while ago, trying to get out of situation with a drunken uncle...whole family went there to get help...lived at the Wesley for a few weeks, and had stopped going to the Housing Help Centre...lived with different relatives for awhile, had to go from relative to relative...hasn't developed skills enough to live by himself, so right now lives with step-father, has been there for about 1.5 years..."When I was looking it was very, very difficult, because the prices are too high. Even welfare doesn't give you enough to rent a place. They give you $520, and sometimes the rent is $500. What about the clothes money? What about the food money? What about the bill money?" ... makes end meet by living with step-father...
GP-12	• after his stay at the Wesley, he lived with a friend for 4 months—his buddy is on Ontario Works, and he worked for a couple of days and didn't claim it, so he is paying that back, and because of that didn't have enough for rent, so now both of them are out on the street
GP-15	• he currently lives with his mother, and he pays some rent to her • he feels that society punishes you for living with people
GP-21	• Couldn't get a place when she separated from her husband of 37 years, so at first she lived with her mother, and is currently staying with a friend. • after her emotional breakdown, she was in the hospital for awhile, and when she got out, her mother wouldn't let her stay with her because she found it too stressful, so

	Hidden Homelessness
	she was absolutely homeless very briefly, but found a friend she could stay with • it is very hard on the friend she is staying with to have her staying there
S-2	• 2 years in Canada - applied for housing. Filled out application. Secretary said you have to wait 4-6 months. Lived with cousin in small home when arrived. Could only stay with them for 3 months. After 6 months went back to the housing registry service, and then they said you have to wait 1 year. Kept looking for housing and finally took a basement apartment. On that day, got housing registry service housing, but they called her cousin's. Her cousin didn't have phone number, and troubles with her address, so she didn't get it and then had to wait 5 more months. New immigrants have trouble emotionally, with language. The secretary "talked to me so bad, so angrily -- I couldn't believe the language". • While you are waiting for social housing, it is not really very easy to find housing. References, credit history are barriers for newcomers. You hide the number of kids you have so that can get cheaper accommodation, but you end up overcrowded. People most have contacts before they come, and they end up relying on family & friends. • Currently staying with someone in Stoney Creek
S-3	• At first the participants did not identify as ever being homeless however, when the concept of homelessness was defined as not living in your own place and not just living in a shelter or on the street, many participants agreed that they have been homeless. Staying with friends- cannot afford to rent an apartment – money that is given is limited- no phone- no TV – no ways of communication
S-4	• Her cousin slapped her, cousin had kicked them out because she would not babysit for them. Couldn't go get her stuff, because she was afraid of violence. Prior to that lived w/ mom, moved in w/ friends - stayed at shelter for 4 months. • Has been on street since 14, conflict with Dad. Lived with a friend, kicked out for $14 that went missing. Living in a foster home, and they kicked him out because there was a kid who was already using, but the foster family blamed him. Long history of agencies
S-6	• If in housing, you must have no job, no friends staying over. Who has the right?? No animals allowed, but they do it anyway. To make sure, the government housing does surprise visits. If caught, you owe from the start.

3.17 Zoning

- Only a single respondent identified zoning issues as a major barrier to solving the housing and homelessness crisis in Hamilton.

	Zoning
GP-32	• the city or province needs to change laws around zoning to facilitate construction of residential units • often people who want to build residential units give up because of barriers to this • the city does not give permission easily to change commercial space to residential, councillors need to work on that to change it

4.0 INCOME

4.1 Employment

- Wages at the lower end of the labour force are too low.
- There are too few good jobs.
- There are barriers to getting employment that pays a living wage, e.g. employment law/regulations with unequal impact and discrimination by employers based on gender or racial background.
- Newcomers to Canada face additional barriers to acquiring employment because of lack of recognition, in many instances, of qualifications and experience obtained in other countries.

	Employment
1	• Has two jobs which pay $7/hr, and manages to maintain a one-bedroom apartment but it is very hard to make ends meet
2	• A lot of the people I work with [at Tim Horton's] are single moms who have trouble feeding their kids. Tim Horton's used to let us take home food that they were going to throw away; I used to take bagels home so that I could feed my kids. At Tim Horton's we're not allowed to take food home anymore. • The way they calculate our subsidy for social housing discourages me from working too many hours. If I work more, they will lower our subsidy. I really have to watch the number of hours I work. This makes things difficult at work too, if they have a lot of work and ask me to put in extra hours, I have to say "no."
4	• knows of families on ODSP making more than people who are working, a lot of people in lousy jobs are not doing well
5	• Biggest hassle: Getting a job appropriate to my qualifications (foreign qualifications are often not recognized) • Biggest hassle: Getting Canadian work experience, because no one wants to hire you if you don't have it, but how can you get it if noone wants to hire you? • We face discrimination, at school and at work
6	• Biggest hassle: need employment • Have a physical condition (my eyesight was completely gone), so couldn't work, lost my place and now I have no where else to go except for here
10	• "It's very hard to find a job. Very hard." • "These workfare programs that the government has brought in are ridiculous. Why not just make real jobs? You get made to work, you get a little bit more money, but you still make less than minimum wage. That's slave labour. They say it's a problem over in other countries, but they do it here." • Biggest hassle: finding a job • "It's a vicious circle. You can't get a job without an apartment, you can't get an apartment without a job." • "More job banks, or better ones, anyway. All they do is tell you how to make a resume and whatever. I already know how to do that. All I want is a job."

	Employment
	• "A lot of labour temp places, they don't like to hire people full time, they hire people for, like, 7 dollars an hour for a day...they hire some stupid crack-head guy for 7.50 an hour and he gets all high and they never hire him again. They just use you for labour." • "It's already low wages, plus they already take an hour away from me." (stole $5 from his wages.) • "First day they hook you up, then second day they make you wait. They play you around." • jobs at labour-ready: delivering flyers, newspapers • "I can make a thousand dollars in a night with a flat-head screw driver and a nice parking lot."..."Crime pays better than actual jobs."
11	• In the current housing market it is hard to find a place—made worse when you have no income, there is a lack of jobs, and "It is intimidating to find housing when we look in the newspaper." • Need real ways to make money • Lost my job, couldn't get on welfare, couldn't pay the rent so I got evicted • "Employers discriminate to women to what they can or cannot do."
12	• Got pregnant, can't work • Minimum Wage is TOO LOW, should be raised, especially since cost of living is rising • Can't get an apartment b/c don't have a job, can't get a job b/c don't have experience..."It is a vicious cycle, you're screwed either way." • Biggest hassle: They need to increase minimum wage, it is too low to live on
13	• Have been out of work for 3 years and have been depressed due to this • Was wrongfully dismissed from employment. Took employer to the ministry of labour and employers but no one helped me. Threatened by employer so I had to send my son away to live with my brother. Got evicted. Was homeless for a year. Was in a treatment program for sexual abuse. I found a place to live finally. I have survived it though, its been a walk through fire
15	• he actually had it happen where he was hired for a job, and then his boss asked where he was staying, he told him, and then fired him...a stigma attached to being in a shelter
16	• "I wish my haemolytic anemia would go away, so I could join the community and work and do my thing. This is my second day on government assistance, and I'm embarassed. I'm only 45."
17	• Why doesn't the government create jobs for people with disabilities; jobs that are customed to individual capabilities and that pay enough. Because of becoming ill, somehow we got lost in the shuffle for jobs.
BFP-1	• She's a single mother with three children living in Hamilton Housing. She works part-time, but feels there is no incentive to work more than part time because her assistance will be drastically reduced, resulting in no benefit for her, and she would have childcare problems.
BFP-2	• "I sold papers on the streets in T.O. There was no real stress. I didn't make much money, about $120 to $125/wk, working 8-10-12 hrs/day. Now I have to live on $195 a month." (He is currently on OW, applying for ODSP)
GP-4	• Discrimination against women in the workplace • Too much competition for jobs out there

	Employment
	• If you quit or get fired from your job you are not eligible for Employment Insurance
GP-21	• she tried to work, but she couldn't because of her emotional situation
S-1	• "It's not so easy to find a job because we don't speak English well...I go somewhere and they say, 'Sorry, you don't speak English, we have no job for you.'" • "The Roma people don't have enough school, don't have enough experience, so we need much more time for adjustment." • Finding job: "Not only a matter of people who don't know English, but also about Canadian experience. Somebody has to give you a chance or you don't get Canadian experience"..."but nobody gives you a chance."
S-2	• important to find work, because responsible for family. Language is a big barrier to getting a job. There aren't any programs for newcomers, apprentice programs—could study or update education if there were government programs. • professional job -- granted immigration due to my profession - one of identified categories - but there is no job. Must be something available - some kind of liscencing - equal recognition. Already recognizing driving experience from other countries (Agriculturist) • We are here for a better life. Barriers: no studying, no child care, no supports for more training. No job. • Refrigeration work for 15 years - can't get a job - on that basis, he was granted entry. Montreal - need French. Hamilton - there is not same language difficulty - but still no job. Liscencing requirement creates barriers - for people with more experience. • Biggest problem is getting jobs - the demand for Canadian experience is a big barrier • Barriers to professional job - solution is liscencing requirements. • Job. - the Open Door problem - 3 page resumes one of most beautiful resumes you've ever seen - 3 MA's but can't get anything. If Canada can't handle the skills for people to come here, why are they letting them in on a skill basis. • People are not coming here for the welfare - they are coming here for a better life. Are people coming to drive taxis? No, give them a liscence to work. • Most of people here graduated university in their countries of origin. To facilitate liscencing. Huge barrier to liscencing. • Can't find doctors in Hamilton. We have people around these tables that are doctors - why are we not introducing apprentice ship programs. • while no one here have experienced homelessness - we are all at risk of homelessness - if we don't get jobs.
S-3	• "My husband went for a job.....with all of you qualifications.....but because of your last name" (referring to why he couldn't find employment) • "They appreciate that you can speak English" • "Can't get a job"
S-6	• "Only hire us because they have to, for their quotas. If different, you get discriminated against". • Work ("If we do get work, it's low paying, short term, and only hire us to fill quota's").

4.2 Employment Insurance

- Only one respondent spoke about Employment Insurance.

	Employment Insurance
GP-4	• If you quit or get fired from your job you are not eligible for Employment Insurance

4.3 Social Assistance (Ontario Works and Ontario Disability Support Program)

- There is a strong overlap between the populations who receive OW or ODSP, and the population that is experiencing, has experienced, or is at risk of homelessness.
- Amounts for ODSP and particularly OW are too low, and put people at risk of homelessness because it is difficult and nearly impossible, respectively, to afford the housing that is available.
- Recipients report arbitrary rules that can deny assistance even when need is present.
- Recipients report arbitrary practices and enforcement of rules which can deny assistance even when need is present.

Please also see "OW/ODSP Health/Disability Supports" and "Classism—Income Source." "Income in General" contains statements around the experience of low income where the source of income of the speaker is unclear, but it is likely that many of them are also based in the experience of trying to live on social assistance.

For a more detailed discussion of the experiences of people with the social assistance system, and the impacts of rates that are too low, please see the forthcoming report from the Homelessness Initiative Campaign For Adequate Welfare, prepared with the support of the SPRC.

	Social Assistance
1	• After leaving group home where she experienced sexual abuse and where a man got her pregnant, it took her two years to get on welfare • Waiting for ODSP
2	• I have a disability. In the apartment I live in, rents keep going up. $10 . . . $15 . . . this year my rent went up $20. The assistance maximum will not cover rent. There is very little leeway. • You can't afford to live on social assistance. The government justifies the low levels of social assistance by saying that people can use food banks.
3	• Decreased welfare because I am taking care of my 3 grand children • On disability...have only $69 dollars left for food

	Social Assistance
4	• On leaving prison: Was eligible for a start-up allowance from welfare, tops up at $799... even if you get everything (the startup, the benefit) you have to take your $520 base amount and the extra $799, and that doesn't leave much money...pay $400 for your initial rent, and you only have $399 to pay for furniture, so you have to go to Sally An or make payments...as well, you have to find a place to crash initially before you have your own place, then social services thinks you don't need that much money and they cut you back • "They didn't even tell me when I came back that I was eligible for start-up benefits...They never told me that. They just gave me $630, and then it dropped down to $520." • "Here's something I didn't know. I was on ODSP, but because I was in jail for 2 years, I had to start over again from scratch. Wait until my doctor hears." • Another guy had the same story...was on the program before, heard it was permanent, but then was cut off because of time in jail, and has had to fight for it again • Yet another guy was booted off ODSP because of jail time: "I was in for 54 days and was found not guilty at the trial. And I had to start all over again." • "Sometimes they [social services] give you money and then they go, 'Oh! You don't qualify for that, so we'll take $30 every month until we get it back.'" • has had a great deal of difficulty accessing supplementary benefits on OW, people say you can, but then the system or the worker doesn't let you • "And raise the welfare rates up to reasonable levels and you won t be seeing all these homeless people." • "All of the people who are on welfare and on disability, given them a cheque for $150 a month spending money." (I.e. increase the rates) • One of them gets advocacy from Welfare Action • Legal aid won't cover divorce, annul, he's on ODSP and doesn't have the money to pay for it, but he needs to get it done with. Legal aid also doesn't cover getting life bans lifted after you get your pardon, and have to have a lawyer with you. Finding the $60 to pay for the pardon is a difficulty when you are on disability.
5	• Difficult to find cheap housing, taking into consideration what assistance the government is giving • Landlords discriminate if you are on welfare
6	• Welfare is inadequate • No money left over for food • Assaulted someone, went to jail, was on ODSP—the jugde threw the case out after a few months but by the time I was out my ODSP was cut and now here I am, in an emergency shelter
8	• Got cut off of assistance with no warning, no letter, which made me late with my rent, and then I was evicted.
9	• OW and ODSP income too low • Need more money for ODSP • Should ban credit checks • Need better criteria for individual needs at welfare, social housing, etc. • Should be able to get start-up allowance more than once per year (it is hard because you can't apply again in the course of one year)

	Social Assistance
	• Biggest hassle: not enough money from OW/ODSP • If you are in an institution, they deduct your benefits...each day you are there, they charge you • For ODSP they won't give you a bus pass • I didn't fit the criteria for the start-up allowance • Rent is rising, but ODSP is not rising and OW has been decreasing • "Housing keeps going up but our cheques keep going down."
10	• It would help "if the government wouldn't put us through so much bullshit for welfare." • "To get on welfare is so hard." • "I was there one minute late for their little information session. I called them back, and I've got to wait 3 months." • "The interviews you have to do to get on welfare--you have to have doctor's notice, all of your IDs, you have to be in school--some people don't like school...you have to do all these volunteer hours, and if you don't, you get cut off." (seemed to be general consensus that having the school requirement for welfare is really a barrier) • Lots of nodding heads about people being required to be at school for welfare being a big problem • "If you're in school you can't be out looking for the job that you need to get off welfare. If you have to be in school, you're actually going to be on welfare longer." • "These workfare programs that the government has brought in are ridiculous. Why not just make real jobs? You get made to work, you get a little bit more money, but you still make less than minimum wage. That's slave labour. They say it's a problem over in other countries, but they do it here." • Welfare workers are often insensitive: "They knew my mother was passed away, and they wanted me to prove it. They wanted the death certificate to prove it, and shit. I told them to fuck off." • "How the hell do they want a rent receipt, if you're homeless, living in a warehouse?" • "More job banks, or better ones, anyway. All they do is tell you how to make a resume and whatever. I already know how to do that. All I want is a job."

11	• OW (Ontario Works) is a barrier to finding housing
	  • Too many restrictions on getting benefits
	  • Have to be in school
	• It's good in one respect that you are made to receive an education
	• Doesn't work if you are a single mother, can't take care of child if in school, can't afford daycare, and you can get cut off for not attending the Ontario Works Program
	• Lost my job, couldn't get on welfare, couldn't pay the rent so I got evicted

12	• Can't be on OSAP and Social Assistance • Hard to get social assistance • They keep losing our information • Not much money left after bills
13	• Workfare is only temporary...OW gets you into the workforce by one of their placements, cuts your welfare, but then the temporary job finishes and you end up not being able to get back on the system for 3 months • Start up allowance is hard to get • OW/ODSP, you may qualify for special dietary benefits (Vision Diet Benefits)

	Social Assistance
	• Biggest hassle: Finding affordable housing while being on OW and only getting $520/month when my rent is $425 + hydro • Biggest hassle: My OW worker is awful • Having problems with my welfare worker • Am homeless because my building underwent renovations, the rent was increased, my welfare wasn't and so I got evicted. I Have been waiting for subsidized housing for 6 years • "If our rents go up and our cheques could go up proportionally, we would be able to survive." • "OW and ODSP need to clean up their act." • "Maybe affordable housing isn't the key. What about indexing the cheques to what the rent really is. "
14	• Been front line worker for 10 years, seeing housing and income programs dismantled over that time...increased weight on a very thin line of social services like emergency services, housing help, etc., and while SCPI tries to bolster that band of services, not stop people from ending up there, and doesn't solve homelessness • OW and ODSP have more of a tendency to force people off, see people coming to outreach workers with OW/ODSP problems like the fact that their cheque did not come in..."[There is] a tendency for OW to think that because we [outreach workers] are here that they can push these people out." • Some people do get pushed off OW, and they end up living outside, not that they gave up, but they got caught up, ran out of resources, told to wait and wait and wait • "It comes down to lack of affordable housing and poverty. As long as the vacancy rates go down and the rent goes up, and the shelter allowance stays at its same low amount, and there is really a lack of supported housing as well...it sort of gets a little tiring reading all of these bloody reports saying this, all the time, and nobody is doing anything." • Look at inflation rate, taken as an average over country, but is different in specific communities...OW rates not sensitive to specifics of community, OW amount for shelter isn't enough, or amount for food isn't enough, inflation rate for country as a whole is not applicable to given community, individual communities need their own scale for how much OW should be, some kind of criteria in order to allow people to have stable housing..."Newfoundland and here are not the same." • "It's a constant battle for me with Ontario Works."...constantly people are getting cut off, he is having to call and battle with them to get benefits reinstated for client. And the workers not communicating with the client. Should have internal service to solve problems like that in OW • Big need: Transportation, so that everyone on OW has a bus pass to be able to access what they need • ODSP education...ODSP is not there for their clients, they need to have better communication with clients, maybe have designated workers for each client as opposed to current system. There needs to be a shorter time to get on ODSP (it is 6 months or more, now) • OW should help people to get into housing... • A lot of disinformation about OW...often people turned away on initial contact through

	Social Assistance
	phones, though everyone has right to go through full process • Rights to benefits is not being made clear to clients...each time person goes through system they learn a little more, but this is a very inefficient way of doing it • Need people to be guaranteed enough for shelter to actually get a place to work • In Scotland, the way it works, or at least used to work, is that people found a place, reported how much their rent was, and your rent was paid, then got your basic allowance on top of that...would be a helpful way to do it • "I would say I spend 75% of my time on income issues with people. That's an exaggeration, but that's what it feels like." ...knows more about ODSP to help people get on the first time around, because if you don't put that in, then you are looking at appeals, etc., and have had clients where it take up to 2 years • OW is frustrating because of all the steps...how get housing when have to wait 2 weeks even to see workers? • On initial intake call, many clients give up in the middle because they get asked too many questions • "There's an attitude that seems endemic to their process. I know that not all of us are nuts, and I know that most of us see our clients have to go ... ough hoop after hoop after hoop after hoop." "frustrating" "It seems to be that there is an attitude that is systemic. I think that it is political in nature. I think it comes from the top down. I think that the powers that be have created this belief system around the people who access their services, that they are not okay people, and should be given as hard a time as humanly possible. I'm sure that noone actually says that, but there have been lots of times when I have been dealing with someone from OW on behalf of my client and got this real sense of resentment." • 5 years ago, very few people cut off, a new value in system that it is normal for lots of people to be cut off • having an advocate can be such a big difference, what does it mean for all of those people who have no advocate? • A phone in process which tells you that you are suspended, but no reason • Tough for clients to communicate when they have no phone, and many don't • Need free phone service, or calling cards • Need to be able to walk in and get information, instead of scheduling, or whatever • "Some of it is so stupid." People deal with so many barriers, even little things, and they cut them off • this stuff is copied from other jurisdictions • had one person told who was told they were suspended every month—most recently, it was because she didn't have her income tax assessment in, she hadn't filed, the outreach worker tried to help her do it, her ex-partner had the paperwork and she couldn't get it, so the outreach worker emailed the worker to find out how to do it without the paperwork...the worker said "don't worry about it, I can get the income tax stuff"...so why send out the letter cutting her off if the worker can get the info on her own? • Computer system is a big barrier, workers having trouble
15	• Went to Housing Help Centre a while ago, trying to get out of situation with a drunken uncle...whole family went there to get help...lived at the Wesley for a few weeks, and

	Social Assistance
	had stopped going to the Housing Help Centre...lived with different relatives for awhile, had to go from relative to relative...hasn't developed skills enough to live by himself, so right now lives with step-father, has been there for about 1.5 years..."When I was looking it was very, very difficult, because the prices are too high. Even welfare doesn't give you enough to rent a place. They give you $520, and sometimes the rent is $500. What about the clothes money? What about the food money? What about the bill money?" ... makes end meet by living with step-father... • "I want my son to know a different life, but it's hard when you're a single mom to get ahead, because welfare doesn't help you get ahead. They say, here's a resume writing class, go to this. But how many resumes do you need to write?" (The kind of help she gets isn't helpful.) • "If you're homeless, you can't find an address if you don't get money, and you can't get money if you don't have an address." Had a hard time finding housing...hard to break the cycle of needing address to get money, money to get address • after she paid the rent, bought bus pass, bought $50 groceries, and that was all of her money for the month • need to have a bus pass for people with disabilities...get passes to people on ODSP, rather than making them pay out of their cheques...but can get extra money for bus pass if in a program or volunteering...bottom line is that they don't have enough money to cover all of their basic needs, on ODSP...she wanted to go to school, maybe get a job, but ODSP wouldn't give her the support she needed...ODSP won't pay for her to get a walker, they won't pay for needles, they won't pay for chiropractic therapy she needs for her back • Just moved here from Windsor, originally from New Brunswick...can only afford "really terrible housing...stinks...dirty"...landlords charge as much as welfare will give, so you get awful places
16	• "How do you manage to pay your bills?" Answer: "Barely" • "If we pay the rent, we won't eat. You gotta eat." • Now know that welfare will pay first and last if find a place, but only limited amount of money, can't find a place for less than $1000 if it is three bedroom • "I wish my haemolytic anemia would go away, so I could join the community and work and do my thing. This is my second day on government assistance, and I'm embarassed. I'm only 45."
17	• I receive ODSP. My biggest problem then and even now is money, e.g. for stuff other than for the basic needs of food, shelter and some clothing; for stuff like a nice suit for church and weddings or a quality guitar or quality set of speakers. (...you feel good when you dress decently, and other people don't feel sorry for us) • The government should allow for spending money for people on ODSP, e.g. $5000 spread out over a period of 7 years, so that they can afford to buy some nice things • Its very hard for me to find anything: landlords usually require first and last rent, and ODSP is not enough; it's impossible to save money for 2 months rent when you only receive $930.00 a month. • I receive ODSP, and it is not enough to live decently on. The PNA (personal needs allowance) is $112 a month and out of this, I get only $28 a week in spending. The price of cigarettes has gone up and I can't afford them.

	Social Assistance
BFP-1	• She's a single mother with three children living in subsidized housing. She works part-time, but feels there is no incentive to work more than part time because her assistance will be drastically reduced, resulting in no benefit for her, and she would have childcare problems. • "It's the clothing stuff that kills me. If they all need new shoes, they all need them at once." • "If I didn't have to worry about my rent going up because I was going off the system, that would really help." (If it was the same formula in terms of calculating the subsidy then she would be able to move off welfare.)
BFP-2	• "I sold papers on the streets in T.O. There was no real stress. I didn't make much money, about $120 to $125/wk, working 8-10-12 hrs/day. Now I have to live on $195 a month." (He is currently on OW, applying for ODSP) • "There's not much I can do. I am in limbo, waiting for ODSP to come through." • "They [ODSP] still might turn me down. It's hard living on $195 a month. It's ridiculous." • "My rent is $450 a month. Welfare only allows $325 a month for rent. HOMES pays the other $125. My worker was saying that I would be getting $414 for rent on ODSP, and that I will still receive a subsidy." • "There are a lot of small expenses like dishsoap. You've got to have these things. It makes me worry that I won't have enough money to make it to the end of the month."
GP-2	• The PNA [personal needs allowance] and welfare are not enough to live on.
GP-12	• the necessity of paying first and last month's rent is a big barrier to getting housing, especially for people on Ontario Works • after his stay at the Wesley, he lived with a friend for 4 months—his buddy is on Ontario Works, and he worked for a couple of days and didn't claim it, so he is paying that back, and because of that didn't have enough for rent, so now both of them are out on the street • he is on a CPP disability pension, topped up by ODSP, and he expressed frustration with the fact that each time his CPP goes up, his ODSP goes down, so he never gets any more money
GP-16	• he doesn't see it as being a problem with housing so much as a problem with not having enough money to pay for it (he is on CPP widowers pension with ODSP top-up) • he gets $930 per month, and he could afford his place when he moved into it, but over the years the rent has steadily risen, and is now $469 per month, and his hydro bill has doubled in the last 4 months (and this was done well before the most significant period of increases) • "I think disability [payments] should go up as well." • he gets CPP widowers benefit, then ODSP top-up—as CPP goes up, ODSP goes down, so "It's not like I'm going to catch up with the cost of living."
GP-17	• (This response is notable because this woman was one of the few obviously middle class people that we spoke to, and she was not someone with any actual experience of the social assistance system:) She felt that there need to be support groups, emotional support groups, and that this is the key to helping people get off welfare.
GP-19	• He is on ODSP and lives in a 1 bedroom apartment with a rent of $538/mo.

	Social Assistance
	• he hasn't had a raise in his over 10 years on ODSP..."We *really* need a raise in ODSP." • his current landlord is okay other than that...when he explained to his landlord that he is on ODSP, his landlord limited the increases for him because of that, but "I don't know how long that's going to last for."
GP-20	• he is an addict, which he says is "one reason why I'm homeless—but the main reason is we don't get enough money."...last year he had $145/mo after his rent was paid • "You can't live on $520 a month, I don't care who you are." • welfare is really hard...you can't just go into office when you need something, you must go through a big procedure, make appointment, do lots of waiting • overall, the experience is okay...ID is a big issue, it gets stolen and used by other people...should have a system for people not to get cheques under your name, but doesn't want something really oppressive like fingerprinting
GP-21	• she went on welfare, and she had no idea before this how they check up on you • "You can't find anything [in terms of an apartment] on the amount you get [on OW]." • the first time she was on OW she had a decent worker, guided her through the process, which was really made difficult by her emotional issues and the fact that she was on lots of medication • she thinks welfare should help people more, like with transportation costs, which they will only do in certain conditions • in system, you get sent to places to get pieces of paper, and it's expensive to get there, but you're not always told everything you need to bring until you get there, "You're sent on a wild goose chase all the time." • "I think welfare could be a lot better in really helping people."
GP-22	• it's the fourth of the month, and her social assistance cheque hasn't come yet in the mail...it's not her fault, but her landlord is threatening to board the door
GP-24	• doesn't like confusion of OW with ODSP, because of the prejudice of most people against people on OW • there has been no raise in his 10 years on ODSP, even though all costs have gone up • prices going up is equivalent to someone dictating people's lives, because it amounts to telling people what they can and can't do..."You can patronize me, but I can't stand the dictating."
GP-30	• Person she is supporting: He had to move out of his past place because he was being abused. He has found an apartment, a bachelor for $475, but ODSP is holding things up—the landlord took his deposit, but won't let him move in until last month's rent is paid in full. He is getting Community Start-Up Benefit (CSUB) from ODSP, but he doesn't yet know how much or when. • her daughter currently pays $100/mo on hydro, and $575/mo on rent, so it takes around half of their (her daughter plus her daughter's partner) ODSP cheque to pay rent and utilities
GP-33	• she lost her deposit with one landlord, in a really rundown building, the landlord wanted tenants to pay for necessary electrical work done on their units...this landlord is still renting there. A young couple had their baby taken by Children's Aid because they were in a unit in this condition, and they can't afford to live any place better because they are on Ontario Works.

	Social Assistance
	• For people on OW, people get $520 per month, and pay $400 in rent, "How can you live on that?" "They've got to think of the poor people. Right now they're only thinking of the rich people."
S-1	• "We don't have a job. We have welfare. The landlords don't like this. And now, so many landlords said, 'If you are Hungarian, sorry, we don't give you the house. I don't like Hungarians. You can't pay every first of the month.'...We get welfare, and some months we don't get welfare on the first of the month." • The Polish participant: "It is not about Hungarian or not Hungarian. As I know from my own experience in the past, every landlord wants a guarantor. I was lucky because here I had a guarantor here. But new people [in Canada]—Czech speaking people or Polish people—they have trouble when they are on social assistance, because the landlord wants a guarantor, and they have trouble because they don't know so many people." • Can get money paid direct from social assistance, but some landlords don't want to rent to people on social assistance • Welfare: "every month we have a problem. Every month." • Polish participant: "If the case worker wants some documents from a person who is on social assistance, and if a person gave all the required documents, noone will have a problem with the caseworker. I was on social assistance, and I never, never have a problem with my caseworker." (This person's experience of social assistance was quite a few years ago, and is not necessarily reflective of current conditions.) • "The Roma people don't have enough school, don't have enough experience, so we need much more time for adjustment." • "She worked somewhere. His boss went home to his country, but social assistance wants some papers from his boss. But he can't, because his boss isn't here! Social assistance says, 'If you don't give us this paper, we won't give you the money.'..what can we do with this? Sometimes we have problems that we can't do." • "I have now some problems with my social assistance worker. I leave a message for him 5 times, I go there and I leave a message on the paper, but he never calls back. And it is so important! I have a paper that he needs—it is my first month, and maybe he will give me the money or not, and if he does not give me the money tomorrow or the day after tomorrow, maybe I can't pay my rent. He told me when I met him you have to come back here and give me, in my hand, all of your papers that I need more. But I cant! I called him maybe three weeks ago, and again and again and again, but he doesn't do anything. So sometimes it is not easy." Another speaker interjected: "Same problem. Same problem." • "With social assistance there is a big problem that most of the caseworkers will not call back. Even if they say on their voice machine that they will call back in 24 hours, they won't. You have to try and try and try so many times."
S-2	• On social assistance - but doesn't pay anything for dental - she needs a root canal - but they can't access dental care. For a simple problem, they will pay - but a serious dental problem - they can't pay. She has a migraine problem - but the gov't won't cover it - has existed a long time. Looking for a special program from government - doesn't know where the problem is sitting: is it the lack of federal gov't or communities delivering service.

	Social Assistance
	• Social assistance has stayed the same while everything is going up. • People are not coming here for the welfare - they are coming here for a better life. Are people coming to drive taxis? No, give them a liscence to work.
S-3	• 9 in the family has a 4 bedroom apartment, $1100 + hydro and has other bills telephone, cable, $675 is his rent and ideally he pays $1100.....the money he is given for food he is paying rent....by the 15th he is broke, market rent and what government gives is not equal.
S-4	• welfare keeps on cutting us off—they tell us what we need to get, we get it, they lose it, and then we get cut off • trouble with school right now, need to get enrolled, to get $60 for registration & books - can't get started until then • welfare cut me off because I handed in my blue (income reporting) slip 2 days late, so lost my apartment. Had to leave home because I was gay, so couldn't go back there.
S-6	• "You're suppose to try to better yourself, but they take away money or take a percentage". I said "So you want me to be on Mothers Allowance for the rest of my life?" and she said "You should have thought about that before you had children!". • No money for schooling (ie. No status card) & no supports (ie. Babysitting). • Hardly any heat in whole building ("You're not on O/W are you? Well then, I'll show you how to turn up the heat"). • Big barrier to education: "MONEY!!! We're adults with children, still have to live, no parents to help".

4.4 OW/ODSP Health/Disability Supports

- The experience of disability or health problems can include increased financial burden on the individual, which is especially problematic when the individual lives on low income/social assistance.
- Social assistance and the socialized components of our medical system often do not cover all of the costs involved.

For more detailed information on this topic please see *An Assessment of Housing Need Amongst People With Disabilities in Hamilton.*

	OW/ODSP Health/Disability Supports
4	• if you have some kind of medical condition, you absolutely need to have access to communication equipment, but on ODSP gets no extra support to make sure has telephone • "I had a heart attack, and I had this prescription for medication I had to get. Eighty-two fifty a week. I phone disability, phone Special Income, but they wouldn't do anything to reimburse me because the drug my doctor gave me wasn't on the approved list for my drug card." • Has to take gross liquid potassium because the provincial drug card won't cover the more palatable "slow potassium" pills

	OW/ODSP Health/Disability Supports
	• Getting new glasses through the Special Income Group, getting new or fixed splints from Chedoke prosthetics department...Special Income will pay for all of that, just show them the prescriptions, the estimates (he is on OW) • "I go down and I get two requisition forms off of my worker, and I take them down to my glasses store. It ends up costing me an extra $380 out of my pocket above what social services will pay once all is said and done. They won't pay for the tint and they won't pay for the invisible line bifocals." (Needs the tint because he gets migraines, and has ever since a time he got snow blindness many years ago.) • Getting a scooter, ADP pays 75% and city's Special Income unit picks up the balance, yes it's a wait, but it's free
9	• Should be able to get extra money for medications that are not covered by the drug plan • Biggest hassle: nowhere to find money for medications
15	• need to have a bus pass for people with disabilities...get passes to people on ODSP, rather than making them pay out of their cheques...but can get extra money for bus pass if in a program or volunteering...bottom line is that they don't have enough money to cover all of their basic needs, on ODSP...she wanted to go to school, maybe get a job, but ODSP wouldn't give her the support she needed...ODSP won't pay for her to get a walker, they won't pay for needles, they won't pay for chiropractic therapy she needs for her back
16	• On OW waiting to get on ODSP, woman has been on for awhile, but man just got on...he got on yesterday, boosted their income a little bit, but more important it means his drug costs ($400/mo.) will get covered • amount of shelter allowance is not enough
17	• There is a need for more support and services for people with disabilities.
GP-4	• Medication is too expensive. • There should be subsidies for medication...No money means no medication, which means people take their medication inconsistently.
S-2	• health. On social assistance - but doesn't pay anything for dental - she needs a root canal - but they can't access dental care. For a simple problem, they will pay - but a serious dental problem - they can't pay. She has a migraine problem - but the gov't won't cover it - has existed a long time. Looking for a special program from government - doesn't know where the problem is sitting: is it the lack of federal gov't or communities delivering service.

4.5 Income In General

- People who have experienced, are experiencing, or are at risk of homelessness often lack other important necessities because of a lack of income.

	Income in General
1	• Income is less than bills • Paying bills and having enough money for food is quite difficult

	Income in General
	• Need start-up money or financial aid • Lack of financial assistance was identified as major barrier • It is hard to come up with the money for first and last months rent.
2	• Many people I know, because of their finances or because they are native, are vulnerable and live in squalor. A woman I know lives in an apartment building that should be condemned. She is basically starving and she is dirty all the time. She can't afford soap, and the water in her apartment doesn't run properly. • I work at a donut store and I have seen people crawling into the dumpster. • A lot of kids, they go diving into dumpsters for anything they can find to eat. A lot of businesses now have put locks on their dumpsters because it has become such a problem. • There is a program at a local high school that is basically a program for kids who have trouble in regular classes. A lot of these kids's families are poor. Everyday they bring in a large box of sandwiches and fruit so that the kids in the program have something to eat.
3	• Biggest current hassle: money/income...can't buy anything, have nothing left after bills • Having a hard time making ends meet...taking care of two grandsons as well • "Lately I just want the Lord to take me because we can't live like this anymore, not with any dignity."
4	• Money is the first difficulty when it comes to finding housing: "We ain't getting the money."
5	• "Rent is a huge problem."
6	• Transportation is difficult to afford • No money left over for food
9	• Biggest hassle: no source of income
10	• Biggest hassle: getting enough money
11	• In the current housing market it is hard to find a place—made worse when you have no income, there is a lack of jobs, and "It is intimidating to find housing when we look in the newspaper."
13	• Biggest hassle: need more money • Biggest hassle: Have money for hydro, laundry, bus tickets and food • "There is not much out there in terms of a decent place to live and in my budget." • "I was born in poverty but now the government is making me live lower than that."
14	• at Wesley Centre, on that street there are people living in cars and vans, not just occasional but 3 or 4 people doing so regularly...for a fair amount of time..."That's significant, when people can only afford to live in their car." • myriad of issues tightly tied...homelessness and poverty, and can contribute to overall ill-health, contribute to longer term illness and an inability to address those needs...ties in to lack of food, too • "It comes down to lack of affordable housing and poverty. As long as the vacancy rates go down and the rent goes up, and the shelter allowance stays at its same low amount, and there is really a lack of supported housing as well...it sort of gets a little tiring reading all of these bloody reports saying this, all the time, and nobody is doing anything."

	Income in General
16	• "If we pay the rent, we won't eat. You gotta eat."
BFP-2	• "I sold papers on the streets in T.O. There was no real stress. I didn't make much money, about $120 to $125/wk, working 8-10-12 hrs/day. Now I have to live on $195 a month." (He is currently on OW, applying for ODSP) • "There are a lot of small expenses like dishsoap. You've got to have these things. It makes me worry that I won't have enough money to make it to the end of the month."
GP-32	• This person believes that the biggest problem is lack of income, and it is unfair to blame landlords. Landlords can be good or bad, but if you can't afford to pay then you're out—landlords can't really do much to help people in tough circumstances. The problem around homelessness: "Poverty!" "Poverty—to improve this housing issue, they have to deal with this." Building affordable housing is good, but it is still not useful without more income.
GP-33	• "The rich are getting richer, here, and the poor are getting poorer."
S-4	• Can't afford a newspaper to look for a place
S-5	• Quality of food (ie. Fruits & vegetables). "Don't get much; money goes to bills etc., so no money for that". • Special diets (ie. Diabetic). Have trouble trying to get extra money for special diets. • Special shoes. "Applied for but not heard back". "Even in-soles, have to pay for". • Clothing (new). "We go to second hand stores". Have the same clothes for a long time. "We're just waiting for our clothes to come back in style. Ha! Ha!" • Personal hygiene products (ie. Attends, Depends etc.) • No life insurance/house insurance. "Who can afford it?" • Funeral arrangements. (ie. Prepaid. No choice). • Hair cuts/styling ("can't afford to get our hair done"). • Joining clubs (ie. Community centres etc.). Too expensive. • Sometimes can't afford a telephone. "What if something happens to you and no-one can get a hold of you". • "Hydro's still an issue. It's still higher and I'm still catching up from it being so high before". • "Everything goes up (ie. Utilities, food, etc.) & our pension stays the same". • Water & sewage bill is up. • "Taxes are up". • "Even paying for water heater charges". • Important solution: MORE MONEY!!! "Cost of living increases/pension increases a little/never ahead because then they raise your rent!" • Animals. Need and want animals but extra money (vets, food) and extra work (cleaning litter box). Need companionship but told don't have animals.
S-6	• barrier I have faced: not enough MONEY!!! • Clothing --"Can't afford good stuff for us or our kids". • "No car. Can't afford it. Don't get to go places. Only go where the buses go, if you have money for the bus". • Can't afford to go to restaurants. • Can't afford to go on school trips. ("Unless I know way ahead & I can save") • "Christmas. We can't afford it".

	Income in General
	• Can't afford good quality affordable housing. • Sometimes can't get enough food, or questionable quality of food. • Can't afford a phone. • "Christmas is a hard time." (because of not having a lot of money) • Correspondence course costs too much money. • Quality of food, "we get basics, no treats".
5-7	• barrier to education: $, can't afford school. • general barrier: MONEY, MONEY, MONEY (X3) • Came up again later in the group: a central lack is MONEY, MONEY, MONEY (X3) • This leads to not getting to do lots of other things: School pictures (one young man said he's never had a school picture); Pizza days; School trips; Year books; New school clothes; Traditional teachings in school (not even our own languages)--Catholics get Catholic teachings, why don't we get Native teachings?; Bus passes/tickets; New cars/old cars; License (cost lots for drivers ed. School); Sports (can't pay for uniform costs etc.); Clubs (can't join, usually money involved); Lunch/food (esp. near end of month); Student cards and/or school agendas/calendars; Haircuts/styles; Makeup, lotions (girl stuff).

5.0 ACCESS AND EQUITY

There are two major kinds of categories in this section: "isms", which represent historical imbalances of power and privilege of which discrimination is only one mechanism of action, and various kinds of discrimination that appear to stand on their own.

It is quite likely that the experiences in this section are underreported, for reasons discussed in section 2.3, particularly experiences of violence.

Please note that entries have been categorized, wherever possible, based on differentially experienced *impacts* and *outcomes*, rather than intent, and therefore include more than just deliberate, premeditated acts of personal discrimination. For example, underfunding of services for new immigrants to Canada has racist outcomes (i.e. it disproportionately impacts members of racial minority communities) because the majority of current immigrants to Canada are racial minorities. Some kind of regulation or behaviour negatively impacting single parents would be considered sexist, because the vast majority of single parents are women.

5.1 Sexism

- Many women reported that the experience of physical and/or sexual violence from men in their lives was an important feature on their path to experiencing or being at risk of homelessness.
- A number of single mothers reported discrimination by landlords.
- Other experiences of sexism included being deprived of the opportunity to learn/exercise important life skills before separation from a husband, and workplace discrimination.

Please note that the experiences in this section are likely underreported, particularly experiences of sexist violence.

	Sexism with Violence
1	• Experienced abuse which resulted in separation • Had an abusive husband, had to leave him 6 years ago, husband took their daughter…husband wouldn't let her see daughter unless she would have sex with him…first place she found to live was a room and board arrangement, at which the husband raped her and then the wife found out and her action was to kick her out of the house • Ex-husband was abusive, so separated from him, and he cleaned out their bank account; lived in a shelter with her daughter, and then found an apartment, but they were evicted because her husband came and beat her, and generally caused trouble; moved to emergency housing in Brantford, and her husband found her there as well…then moved in

	Sexism with Violence
	with her sister, and her sister's husband sexually and physically abused her, and her sister's response was to call the cops on *her* and threaten her life; tried going to court, but her husband had Mafia connections, so she dropped the charges; brothers have threatened to kill her • Afraid to turn to her family for help because they abused her, and she was molested by her 3 brothers when she was young • Moved out of an abusive situation at home (her brother was the abuser) into a group home where she was abused by other girls • Was misdiagnosed as mentally challenged, lived in a group home where she was sexually abused and a man got her pregnant
8	• One of the women's transitional housing providers helped when my partner abused me—I was pregnant and beaten. They helped me find a place to live. • "If these places [women's shelters] weren't here then we would be out on the streets. A lot of women would end up dead or some still in their abusive relationships."
11	• Didn't want to follow the rules of my abusive mother, CAS took me and my foster dad was attempting to rape me and they were abusive as well, so I ran away from there
13	• Was in an abusive situation with no place to go. Left to go to a women's shelter but they didn't help me find a place so I had to go back to him • Was wrongfully dismissed from employment. Took employer to the ministry of labour and employers but no one helped me. Threatened by employer so I had to send my son away to live with my brother. Got evicted. Was homeless for a year. Was in a treatment program for sexual abuse. I found a place to live finally. I have survived it though, its been a walk through fire
15	• "I was 16 years old and I didn't want to live with my father, so I moved into a women's shelter (in Toronto)." Had job working as homemaker, was introduced to alcohol, drank too much, until 21 years old, married ex-husband and lived in a series of slum housing, left him about 5 years ago, didn't want to go back to Toronto so moved to Hamilton to be closer to her Mom, has been bouncing from shelter to shelter, met her son's father, had a kid, and "I'm still trying to dig up from 15 years ago." Once you're in it's hard to get out!
S-4	• Tension around service providers recognizing abusive relationships, and lesbian relationships • Her cousin slapped her, cousin had kicked them out because she would not babysit for them. Couldn't go get her stuff, because she was afraid of violence. Prior to that lived w/ mom, moved in w/ friends - stayed at shelter for 4 months.
S-6	• Domestic violence (ie. People not trustworthy, self-worth, low self-esteem).

	Sexism
1	• Nephew controls her money • Because of her situation (abusive husband, shelters wouldn't take her because she is non-custodial parent) she was forced into prostitution • Found accommodation by living with a man, but moved out after a year because he started drinking • When separated from ex-husband because of abuse, had no skills necessary for living

	Sexism
	independently, even stuff like paying bills • Participants identified the presence of a lot of male-oriented services as a problem
7	• Was married with two children, and my husband died. That resulted in me ending up on welfare and losing my children to CAS.
8	• I lived with husband and his family in Toronto. My in-laws treated me really badly so I left and came to Hamilton for some distance. They told the police that we were acting weird, and I was taken to a psychiatric hospital. Due to this my husband took our son away. My lawyer tells me that I am able to see my son now. When I can I go and visit him. I think my husband is associated with gangs
9	• Got kicked out of Wesley, discrimination..."They thought I was a man."
11	• "Employers discriminate to women to what they can or cannot do."
12	• Got pregnant, can't work
14	• Getting females into shelters is "almost impossible". This is an ongoing problem. They are looking into moving people to other cities to find her a shelter bed, but that is a big problem, "not an option" because further isolates a woman experiencing what is already a tremendous crisis
15	• "It's easier for guys. I understand that for women it's a lot harder." (a currently homeless man said this)
GP-4	• Discrimination against women in the workplace • There are no resources available for people who were in single income families and have left their spouses
GP-21	• she had never had an opportunity to be independent, always been looked after all the time..."Young women in their 20s know more than I do." • Her credit is no good, so the landlord turned her away when she was looking for a place after she separated from her husband of 37 years. This put her into a depression, and eventually she had an emotional brekadown. She feels better now, but she still has all of the external problems that led to her feeling that way. • she was in a class with young women in it, many of them young mothers who were on their own, and they knew way more..."I really admire those kids."

	Sexism – Single Moms
2	• A lot of the people I work with [at a donut shop] are single moms who have trouble feeding their kids.
15	• "When I was pregnant with my son it was really really hard to find a place, because I was a single mom. They expect single moms to get drunk all the time, and stuff." • "I want my son to know a different life, but it's hard when you're a single mom to get ahead, because welfare doesn't help you get ahead. They say, here's a resume writing class, go to this. But how many resumes do you need to write?" (The kind of help she gets isn't helpful.) • found a place, landlord got drunk and had a party and was a fire in the place, they kicked her out because she wasn't comfortable with the partying, because of having her baby. • "I really hate the landlords here because they discrminate if you're a single mom. They want to know why, they want to know every single detail, but it's none of their

	Sexism - Single Moms
	business."`
BFP-1	• Her husband doesn't pay child support. She has been through the Family Responsibility Office, to no avail. Her husband is supposed to pay $356 but he doesn't and she is only getting $321 from welfare.
GP-22	• she had a lot of trouble getting an apartment because she is a single woman with kids, and she was repeatedly asked how many boyfriends she had..."It's none of their business."
S-6	• "You're suppose to try to better yourself, but they take away money or take a percentage". I said "So you want me to be on Mothers Allowance for the rest of my life?" and she said "You should have thought about that before you had children!". • No money for schooling (ie. No status card) & no supports (ie. Babysitting). • "I was breastfeeding & packing a 6 mo. old baby. I had to leave. They were trying to extort more money out of me because there were more people living there now". • barrier: lack of access to CHILDCARE!!! (Knowledge of how to get childcare).

5.2 Racism

- Many respondents report racial discrimination on the part of landlords.
- People from racial minority communities that are new to Canada report barriers to employment relating to lack of recognition of foreign experience and qualifications, and lack of support in learning English, along with individual discrimination.
- Because racial minorities predominate in newcomer populations, barriers to housing relating to the requirement for references have a disproportionate impact on racial minorities.
- Some racial minority communities are disproportionately impacted by the relative lack of housing for larger families.
- Systemic racism and acts of racism in the school system are a barrier to racial minority youth acquiring an education, with all of the downstream economic and quality of life implications that has.
- Discrimination was also reported as being experienced from medical workers, service providers, and police officers.

In interpreting this information it should be kept in mind that a significant proportion of the barriers to racial minorities accessing mainstream services are not about explicitly discriminatory behaviour on the part of staff, although that is also a factor, but are more deeply embedded features of organization, systems, and practices. This particular assessment tool, which seeks qualitative information on people's general experiences of homelessness and housing, is not well suited to bringing to light detailed information on specific barriers of that sort, so the absence of those findings should not be interpreted as an absence of barriers.

	Racism
2	• One time when I was looking for an apartment, they took one look at me, saw I was a big Indian, and probably thought I was a drunk. A lot of places don't rent to Indians. • It's hard to find a place because I've got long hair and my skin isn't white enough for them. • He was looking at my application, when another white, clean cut guy came in to apply, and I saw him [the landlord] turf my application in the garbage. He then told me he would be glad to rent to me and told me he would get back to me. How is he going to get back to me if my phone number is in the garbage? • The place I'm in now, the landlord didn't want to rent to me. He called my last landlord and found out that I helped to get these crack dealers out of the building, so I got the place. • I'm going to be out on my own soon. I'm trying to decide what to do in my life. After hearing about all this discrimination, I'm worried I might not be able to find a place, because I'm young and not just because I'm an Indian. They probably think I'm just going to party all the time. • Many people I know, because of their finances or because they are native, are vulnerable and live in squalor. A woman I know lives in an apartment building that should be condemned. She is basically starving and she is dirty all the time. She can't afford soap, and the water in her apartment doesn't run properly. • There are a bunch of row houses on --------. that will rent to Aboriginal people. It is like an Aboriginal ghetto. • My father lived on the reservation and had children so he needed a job. Because he was Indian he had to take any job he could get. • The lines for the Salvation Army Soup Van are astronomical. So many Aboriginal people are left out in the cold, and sometimes forced into crime to survive.
5	• We face discrimination, at school and at work • A lot of racism after September 11th • Landlords have a lack of understanding of other cultures and people • "Immigrants are being taken advantage of." • Landlords don't want overcrowded apartments • Biggest hassle: Getting a job appropriate to my qualifications (foreign qualifications are often not recognized) • Biggest hassle: Getting Canadian work experience, because no one wants to hire you if you don't have it, but how can you get it if noone wants to hire you?
8	• Discrimination from landlords when they meet you—if they don't like you, you won't get a place, and they go on first appearances
9	• Discrimination from landlords against colour (ethnic origin), sexual identity
13	• Biggest hassle: I am a white male with a black female partner, we have to go through this (racism) all the time (housing search, services, etc.)
15	• "Right now I'm in subsidized housing and I hate it, because it is like living in a ghetto in New York." (this comment may or may not have racist implications)
17	• Each time I go to look at a room, I face racism and discrimination because I am native: When I call to look at the room, they are friendly and welcoming, even after explaining that I'm on ODSP and don't have first and last months rent. Then when I show up,

	Racism
	they say "sorry, a guy who had first and last has rented it." Then my non-native friends call, asking about the apartment for rent and they are told it's available.
GP-4	• "There are a lot of people that are falling through the cracks due to problems like mental disorders, criminal records and race."
GP-20	• he is a First Nations person, Ojibwe...the government should say to him "say here you go, sir, it's your land anyway." [i.e. seeing the connection between him lacking a home now, and the process of colonialism taking land from his people historically, plus all of the current-day systemic racism against First Nations people] • pointing in the general direction of the new apartment condo complex on James Street, which has received extensive interest-free loans from government: "Why don't they build me a condo? Like I said, it's my fucking land." • yesterday he was sleeping on a park bench, 4 cops woke him up, harassed him...speculated that they decided on having 4 of them perhaps because he is Native • "There's all kinds of discrimination." • people who live on the street are mostly not too racist, not too much discrimination from that source • one time, he went to one of the shelters, asked for a bag lunch...he saw they had a box full of them behind the desk, but they refused to give him one...he was drunk, and he took a brick and smashed a big window...they called the cops, charged him for public mischief, and he got 30 days in jail. Sure, it was wrong to smash the window, and it's good the guy didn't get hit with the brick, but why didn't they give him the bagged lunch?
GP-31	• It is very hard to find an apartment to begin with. They often found that they meet the requirements and still are rejected, maybe due to discrimination (the couple is Black.) In their most recent apartment search they had to see 100+ apartments before they finally found one that would take them.
S-1	• The Roma community is generally aware of subsidized housing, but there are people in the community who know about it but don't apply, partly because of waiting lists and partly because of how they are treated there--"There the people were not so helpful." • The person just gave them the form for applying, provided no support or explanation. • have big families, "so we are much louder than other people, so we have to find a house where we can speak loud or we can celebrate or something. When we came to Canada, we rented one house in Stoney Creek. This was a big building. We had to move out because other people said we are so loud. The supervisor [superintendent?] went nuts on us. She told us every time, 'You are idiot people!'" • "Nobody likes us." (Said with reference to experiences of looking for housing.) • "We don't have a job. We have welfare. The landlords don't like this. And now, so many landlords said, 'If you are Hungarian, sorry, we don't give you the house. I don't like Hungarians. You can't pay every first of the month.'...We get welfare, and some months we don't get welfare on the first of the month." (Though he identifies this issue as about being from Hungary, the speaker was also Roma, and so belongs to a racialized group.) • the uncertainty over their refugee claim was clearly and unanimously their biggest problem..."When we came here, okay. We have to wait for the hearing, and we don't know yet, nothing. We moved here two years ago, three years ago, and we have a life

	Racism
	here now. But what if now the government says, 'You have to go home!' And we have nothing in my country. No house, no nothing." • Re. this uncertainty: "What comes? What comes after? Too much stress. Look at my eyes. Blood!" • "The children start school here, and when they have to go back, they have to start again in the first grade...She has a 14 year old son, and if we have to go home, he has to go back to the fifth grade...it's better if someone comes here and one or two months later, they find out." • "The Roma people don't have enough school, don't have enough experience, so we need much more time for adjustment." (the implication being that the current system does not provide sufficient time for adjustment) • Finding job: "Not only a matter of people who don't know English, but also about Canadain experience. Somebody has to give you a chance or you don't get Canadian experience"..."but nobody gives you a chance." • They also don't want to employ somebody who has an accent. • health services: "Sometimes the people there are not so nice. Sometimes you go to the doctor, and you are very sick or something—you have some problem—and you need an appointment. They say, 'No more doctor today. Come back tomorrow or the next day.'...So what do you do?" • One of the participants in the group, via the translator: "She was pregnant. She was bleeding—this year, in February. The doctor said, 'It's okay, go home and go to bed.' One day later, she was so sick, we took her to the hospital, and she had to—she lost her baby because of this." ... "When this baby came out, she was alone. After 20 minutes, somebody came to see here, but her baby was between her legs, and nobody came and helped her." She was in Emergency. "A baby died." ...she was 5 months pregnant.
S-2	• important to find work, because responsible for family. Language is a big barrier to getting a job. There aren't any programs for newcomers, apprentice programs—could study or update education if there were government programs. • Applied for social housing - waited for 8 months already - nothing available - need a bigger place - we are a family of 6 in a 2 bedroom. Is there a priority way to identify families waiting for housing on basis of need? • 2 years in Canada - applied for housing. Filled out application. Secretary said you have to wait 4-6 months. Lived with cousin in small home when arrived. Could only stay with them for 3 months. After 6 months went back to the housing registry service, and then they said you have to wait 1 year. Kept looking for housing and finally took a basement apartment. On that day, got housing registry service housing, but they called her cousin's. Her cousin didn't have phone number, and troubles with her address, so she didn't get it and then had to wait 5 more months. New immigrants have trouble emotionally, with language. The secretary "talked to me so bad, so angrily -- I couldn't believe the language". • Family w/ 3 kidsl, 1 w/ Downs Syndrome. Filled out housing registry service application. Need a special apartment. This was 1 year ago. Had a doctor's note for a special apartment, but they don't take that into account. The attitude of workers at the housing registry service is "rude". Some discrimination in this centre. People came

	Racism
	4 months ago who got housing already. Whenever I call the centre I leave a message, and get no calls back. He was initially told 1 yr, but it has been longer. • Experience in private housing: The landlord asked for my employment history. How can I do that if I landed 2 days ago? Government should help in this matter. Should be LINK classes in the evening, or expansion of present services. • Currently living in apartment. Barriers - References, Employment, Credit History. When you are new, you just want an apartment. • Subsidized housing - no initial interview - they hand you the form and just let you go...I had a lot of communication skills, but that is not true for a lot of South Asian people - should be some translation skills -- explain location, explain how you pay, here's what you earn, here's what you will pay. "if you are without shelter in this country, you are nothing". Give people a couple of minutes to apply - • While you are waiting for social housing, it is not really very easy to find housing. References, credit history are barriers for newcomers. You hide the number of kids you have so that can get cheaper accommodation, but you end up overcrowded. People most have contacts before they come, and they end up relying on family & friends. • After I gave the deposit, the landlord "switched" the apartment, windows in bad shape. I made many complaints, but got no answer. Compromising situation - superintendant knows that you have 4 kids in a 2 br - he's not complaining either. (i.e. you are forced to tolerate poor condition, in return for him tolerating higher-than-regulation number of kids) • When the came into Canada, very cold winter. Every place they looked at asked for a guarantor - had to know them for 2 years. Finally, found someone to act as guarantor (after 2 months in a motel in Burlington) - never saw them again. • professional job -- granted immigration due to my profession - one of identified categories - but there is no job. Must be something available - some kind of liscencing - equal recognition. Already recognizing driving experience from other countires (Agriculturist) • We are here for a better life. Barriers: no studying, no child care, no supports for more training. No job. • Refrigeration work for 15 years - can't get a job - on that basis, he was granted entry. Montreal - need French. Hamilton - there is not same language difficulty - but still no job. Liscencing requirement creates barriers - for people with more experience. • Biggest problem is getting jobs - the demand for Canadian experience is a big barrier • Barriers to professional job - solution is liscencing requirements. • Job. - the Open Door problem - 3 page resumes one of most beautiful resumes you've ever seen - 3 MA's but can't get anything. If Canada can't handle the skills for people to come here, why are they letting them in on a skill basis. • People are not coming here for the welfare - they are coming here for a better life. Are people coming to drive taxis? No, give them a liscence to work. • Most of people here graduated university in their countries of origin. To facilitate liscencing. Huge barrier to liscencing. • Can't find doctors in Hamilton. We have people around these tables that are doctors - why are we not introducing apprentice ship programs.

	Racism
S-3	• Here 25 days - sponsorship- funded by government $580 not sufficient apartments too expensive "cannot pay all my bills" • government of Ontario gives $582 for one person, 1 apartment for single person- 3 people in 2 bedroom, so there is no privacy--paid for by immigration • Experience seeking housing: "Rejection...even hearing the accent on the phone they turn you down....they know your immigrants but they want a reference...where do they want it from?" • Have not seen me just heard my accent they don't want me....if it's a Canadian that calls they say what time do you want to view the apartment" • Trying to find an apartment, 3 months - for a reference they want one from a friend who's lived here for 2 years • "Would not touch my children because they said they had hand foot and mouth disease.....clinic on Locke St.....because of the colour." • "People would ask if we had monkeys jumping around the streets" (in Nigeria) • "People would ask how can you speak English? Nigeria is colonized by Britain!" • "My husband went for a job.....with all of you qualifications.....but because of your last name" (referring to why he couldn't find employment) • "They appreciate that you can speak English" • "Orientation in Africa [around being a newcomer in Canada] and what is he seeing here are two different things" • "Silent kind of racism going on, government has to address those" • "Medical people who won't touch people.....when this happens what do you do?" • A few people expressed that they have had a difficult time accessing medical treatment if they have tribal markings from their country of origin because medical professionals think it's some kind of skin disease or it is contagious.
S-5	• Getting your teeth fixed (ie. Dentures). Cut backs from Indian Affairs. • Glasses. "You pay for part or all". Again cutbacks from Indian Affairs cited. "If you break them, then you pay if you have no insurance". You pay for tinting also. • Face barriers going home to the reserve for a visit. • Barriers to knowing Native languages. • Feedback. For example, "a woman came to us to ask us questions about senior abuse. They come to visit when they want something. We never saw any report. Never came back to visit."
S-6	• Barrier to getting an education: Prejudice. "You're not going to amount to anything. You'll never get off the reserve. You don't need an education". • When you're in school, you get teasing. • Shunned because you're Native (racism, discrimination). • Puberty (Bullies, Ashamed to be Native). • "If adopted & have a non-Native family, you get criticized. If Native you get criticized. What are you supposed to do?" • "They don't let us advance in our own ways. We think differently." • Aboriginal students vs. the mainstream culture. (ie. "Mainstream is organized, on time compared to us. We do things when we get to them, we have a different set of priorities.") For example, a student disappeared for 3 mo's, then came back and finished what she was doing.

	Racism
	• Teacher certification need (ie. For Native languages). Why?!!! This is important! • Culture. ("Trying to fit a square peg into a round hole; to fit into their school system"). • Language barriers (ESL →other than Aboriginal). • Barrier to getting an education: Trust (Don't trust Europeans due to history). • Barrier to getting an education: "How many Native teachers in the system?" • Barrier to getting an education: Teaching American history not Canadian Native History. • Barrier to getting an education: No money especially is no home reserve. • Barrier to getting an education: Student loans. • Barrier to getting an education: Lack of daycare. • Barrier to getting an education: Native specific supports needed. • More Native Centres are need (ie. No centre in Mississauga). • "At Niwasa, the children get culture/teachings etc. Then they go to mainstream schools & get none. We're concerned that they'll loose it. Need some type of Native specific continuing education." • barrier I have faced: Discrimination/Prejudice. • Living on/off reserve can be a barrier. • "Life is a barrier! We discriminate against ourselves from within." (internalized racism?) • Isolated communities ("No further education because then you have to leave/change environments") • Lack of Native education. • "Only hire us because they have to, for their quotas. If different, you get discriminated against". • Course transferability. From Native to non-Native. Ours is considered sub-standard because it's Native specific. • "We don't speak or stand up for ourselves. It's sad!" • Stereotyping/categorizing is a barrier • "We have to fight to get funding; where mainstream seems to get it automatically. Thank God for people like you and the HRIC". • "Don't get to be you; Criticism if you wear Native ". • "Don't get to feel comfortable". Either in mainstream or not Native enough. • "Not treated as good". • Don't get respect • No day off for Indian Solidarity Day. • Are no food banks for Aboriginal people. (ie. "get flour, salt, basics that we know how to cook from") • Feel alone, left out (esp. if no other Native people). • No native language classes. • Can't get Aboriginal culture/language in school system. • School ("Once they leave here [Niwasa], where do they get it? They don't!") • Trouble getting credit card, loans, financial history. • Work ("If we do get work, it's low paying, short term, and only hire us to fill quota's"). • Clothing/footwear (ie. moccasins made fun of). • "No representation from Mayor at events. No offer for us to sit on any committee

	Racism
	etc." • "Half of the time, how white I am". (no home reserve etc.)
S-7	• Racism in education (because we're brown) (Teachers, admin., lots of different schools. • Teachers don't know how to teach (ask the brown kids questions about Native curriculum). • general barrier: Racism/discrimination (at school/outside of school) • general barrier: need Native Doctors. • general barrier: Native Guidance Counsellor needed. • Traditional teachings in school (not even our own languages)--Catholics get Catholic teachings, why don't we get Native teachings?

5.3 Heterosexism/Homophobia

- In every case in which a respondent identified as being lesbian, gay, or bisexual, they related experiences of heterosexism and homophobia presenting barriers to housing or services.

The number of experiences in this section are quite small. This is not surprising, given the fact that many people will choose not to reveal their sexuality, or incidents of discrimination based on it, to an interviewer whom they do not know or in a group of people which might not be safe.

	Heterosexism/Homophobia
9	• Discrimination from landlords against colour (ethnic origin), sexual identity • Gay man, originally from St. Catherines—he experienced some discrimination, and was in a fight because of it and got arrested. His probation was in Hamilton. The only housing he could find was a room in a boarding house, and when he was there his landlord stole stuff from him.
GP-18	• he has been assaulted and sexually harassed in the second level lodging home where he lives • other tenants are the ones harassing him, sexually assaulting him • he identifies as bisexual, and relates that to his mistreatment by other inhabitants of the lodging home
S-4	• Couldn't be out at one youth shelter in Hamilton--got a lot of questions from everyone, and didn't feel comfortable being out. • Another youth service was cool—wasn't out at first, then eventually came out. • Staff at a different youth shelter don't really care--THEY TELL YOU TO BE QUIET, THAT'S INAPPROPRIATE, don't say that. I got into a debate with staff about that--it's who I am, how is that inappropriate? Every time you say gay or lesbian, they tell you not to say that. Although other kids there would say "fags", and staff would intervene • I got kicked out of the foster home because I was gay. All the girls figured I was gay—I had no boyfriends, I didn't go out a lot—So I went and talked to my foster mom, and I was discharged the next day

	Heterosexism/Homophobia
	• At an apartment, landlord kicked them out becaue they were gay "they didn't accept people who were gay" • not allowed to live with my family because I'm gay - my mom is having a hard time dealing with it - my grandparents too • I don't think my family knows. My mom, I'm just an asshole to her. She's part of the reason I'm homeless. She couldn't give me an $1 for tea • Don't know why I don't get a place - its not like they call you and tell you • Tension around service providers recognizing abusive relationships, and lesbian relationships • In an encounters with private landlords, you get subtle looks • welfare cut me off because I handed in my blue (income reporting) slip 2 days late, so lost my apartment. Had to leave home because I was gay, so couldn't go back there.

5.4 Ableism

- Though only two experiences were related, it is important to note the vulnerability of people with disabilities to abuse.
- Participants also reported discrimination by landlords, and physical design of housing that prevents them from inhabiting it safely or at all.

As with all kinds of experience of abuse and violence, this one is likely underreported by participants. For more information on the intersection of ableism and housing more generally, please consult *An Assessment of Housing Need Amongst People With Disabilities In Hamilton.*

	Ableism With Violence
4	• Had a stroke and was beaten up by his wife, "I'm still frightened to this day. And she's even found out where I live."
GP-30	• a friend with a disability she is trying to support during his period of difficulty is in the course of getting a new unit because he had to move out of the old one, because he was abused by the person he was living with

	Ableism
2	• I'm on disability; I was looking at one place that had three or four steps to get to the front door. The landlord wouldn't rent the place to me because he was worried I might fall down the stairs and he would be sued.
4	• most bachelor apartments he looked at he couldn't get in the door (uses a walker, wife uses a scooter), most are walk-ups and he can't do walk-ups, the places that are halfway decent they want $400 or more for just a bachelor • Biggest hassle: "Trying to find an apartment that is accessible and reasonably priced."
6	• Have a physical condition (my eyesight was completely gone), so couldn't work, lost my place and now I have no where else to go except for here

	Ableism
7	• Also, being on disability didn't help in looking for housing, I was discriminated against
9	• Hard to find housing if you have a bad credit history, bad reputation and disability • Was living with his father and his sister. When he told his father that he was schizophrenic, he wouldn't rent him a room.
13	• Transitional housing provider I tried to go to won't accept anyone who is blind • "As soon as they see the white cane, you can forget that you will get any help."
17	• Why doesn't the government create jobs for people with disabilities; jobs that are customed to individual capabilities and that pay enough. Because of becoming ill, somehow we got lost in the shuffle for jobs.
GP-4	• "There are a lot of people that are falling through the cracks due to problems like mental disorders, criminal records and race."
GP-30	• Her daughter and her daughter's partner are on the waiting list for RGI housing. Both of them are legally blind, so they have lots of support equipment and they need a 2-bedroom unit to live in because of this equipment. They have been told there is a good chance that housing providers may not let them have a 2-bedroom because there are only two of them (i.e. allowances will probably not be made for the special needs coming from their disability.)
S-2	• Family w/ 3 kidsl, 1 w/ Downs Syndrome. Filled out the housing registry service application. Need a special apartment. This was 1 year ago. Had a doctor's note for a special apartment, but they don't take that into account. The attitude of workers at the housing registry service are "rude". Some discrimination in this centre. People came 4 months ago who got housing already. Whenever I call the centre I leave a message, and get no calls back. He was initially told 1 yr, but it has been longer. • Kid with a disability cries a lot - other residents are complaining - they have received notice from the landlord several times. They don't know where to turn. Building policy wont' allow kids to go out on the balcony for fresh air - safety policy.
S-5	• Often don't get special health gadgets for regular households (ie. Bath bars, hand grips, bath stools). • Often have trouble getting spiritual needs. Accessibility to religious events/services (ie. Longhouse ceremonies). • Face barriers going home to the reserve for a visit.

5.5 Ageism - Youth

- Youth reported discrimination and/or mistreatment by landlords and by police.
- Youth expressed a need for more youth-oriented services, particularly recreation services.

	Ageism - Youth
2	• I'm going to be out on my own soon. I'm trying to decide what to do in my life. After hearing about all this discrimination, I'm worried I might not be able to find a place, because I'm young and not just because I'm an Indian. They probably think I'm just going to party all the time.

	Ageism - Youth
	• There are a lot of homeless kids on the street. There are these two kids near my place, no more than 16, who are out there everyday begging for money.
10	• "A lot of prejudice against young kids." • "People judge me right away. I'm young, so they think I party...people judge you right away. I have no money to get a suit and tie." • "There's enough apartments, there's just not enough people willing to rent to us." • "A lot of cops harassing teenagers." • "When you're walking down the street, cops pull you over just because you're a teenager." • "Just because you're young, they [cops] treat you like shit." • "Every time they [cops] see me, they stop me." • "They [cops] asked me if I had tattoes, they asked me if my name was Christina. They started to take me down to wherever, but I didn't let them. I ran away." • One youth: "The cops are always harassing the youth." Response from another youth: "Yeah. Tell them to fuck off." • Again on police treatment of/attitude towards youth: One youth said, "If you're walking by they'll just stare you down. I mean, fuck you." Another youth responded, "Yeah, and you stare them back, they pull you over." • "There's no gyms out there that's open for kids." need more recreation...boxing, skateboard competitions • How did you become homeless: "My mom passed away and my step-dad kicked me out." • How did you become homeless: "After my mother's cheque stopped coming in, she decided she would come and cut me with a piece of mirror. I took it out of her hand, and she put me out on the street."
11	• Landlords don't want to rent to young people, especially if they are on welfare • Landlords don't like renting to young people • Need more stuff for young people to do, more recreational centres/activities
12	• many youth-oriented services are full • Not enough services for youth: "We don't have money to pay for the ones that are available."
14	• Growing street youth population in last year or two, and face much discrimination from landlords, and when do find stuff get crazy rents...."kids getting taken advantage of it" • "I really do feel there is a growing street youth population."

5.6 Ageism - Seniors

- Older adults identified a number of different experiences related to their age, though the only common theme that emerged was around physical barriers to living.

	Ageism - Seniors
3	• Should have housing for old people • "They are looking after the young people with children and they have forgotten about

	Ageism – Seniors
	us." (meaning primarily with respect to priority on housing waiting lists, but also around services) • "More grandparents are now taking custody of their grandchildren now and they don't get any help for doing so."
14	• Seeing more seniors and more families on the streets, didn't see as often before...also seeing immigrant populations..."Any population is someone who is homeless, now."
GP-14	• he travels a lot from city to city, but it is dangerous—kids "kick the shit out of the old guy"
S-5	• Age: "Can't move around as well. That's a barrier." • Physical: "As you get older, you can't do certain things, a lot of things". "Reaching for things". "Changing lightbulbs". "Cleaning; washing walls; doing the floors; even doing the dishes can be difficult". • "People calling us to do marketing; try to trick us into paying money". • "People calling us for money" (ie. Donations). • "All this computerized stuff is so confusing". For example: VCR's, phone calls, ATM's, even the laundromat. • No accessibility to non-insurable benefits. • Often don't get special health gadgets for regular households (ie. Bath bars, hand grips, bath stools). • Shopping transportation. "HRIC [Hamilton Regional Indian Centre] comes once a month to help us". That is very helpful, but what about other older people? • Could use additional transportation help in other circumstances, too: "Even to take us to the beer store or liquor store!!! Ha! Ha!"

5.7 Classism

- Many respondents reported discrimination by landlord because their source of income was social assistance.
- Others reported encountering various money-related barriers and prejudices related to income and/or class.

Because of who experiences these things, please also see all of the subsections in the "Income" section, along with "Housing Conditions" and "Lack of Affordable Housing." These experiences also intersect in a significant way with racism and sexism, because poverty in Canada and in Hamilton tends to be racialized and gendered, i.e. disproportionately experienced by racial minorities and women.

	Classism – Income Source
4	• he finds places that are okay--they are willing to rent, if they are available--and the minute he pulls out his form from the welfare office, he gets given the cold shoulder..."It has happened to me a couple of times. How many other hundreds or thousands of other people has it happened to?" Even in the most awful places you can find, you still get that discrimination.

	Classism – Income Source
6	• Landlords discriminate if you are on welfare • Landlords often want rent directly deposited to them
7	• Also, being on disability didn't help in looking for housing, I was discriminated against
8	• Landlords discriminate against you based on source of income (if you are on social assistance) • If you are on social assistance you don't get the same treatment • As soon as the landlord sees the OW form they discriminate against you. They want to talk to your OW worker but they are not supposed to • "They look at you completely differently when they find out you are on social assistance."
9	• You are discriminated against by landlords especially if you are on welfare…even if you have 1st and last month's rent • Even hostels (hotels) don't want to sign the green OW form just to give a room
11	• Landlords don't want to rent to young people, especially if they are on welfare
12	• In the housing search, there is discrimination if you are on OW.
15	• has trouble getting landlords to sign the "intent to rent" forms
16	• "She (the landlady) hated anybody who was on assistance…she told me!"
S-1	• "We don't have a job. We have welfare. The landlords don't like this. And now, so many landlords said, 'If you are Hungarian, sorry, we don't give you the house. I don't like Hungarians. You can't pay every first of the month.'…We get welfare, and some months we don't get welfare on the first of the month." • The Polish participant: "It is not about Hungarian or not Hungarian. As I know from my own experience in the past, every landlord wants a guarantor. I was lucky because here I had a guarantor here. But new people [in Canada]—Czech speaking people or Polish people—they have trouble when they are on social assistance, because the landlord wants a guarantor, and they have trouble because they don't know so many people." • Can get money paid direct from social assistance, but some landlords don't want to rent to people on social assistance
S-6	• Hardly any heat in whole building ("You're not on O/W are you? Well then, I'll show you how to turn up the heat").

	Classism
2	• Many people I know, because of their finances or because they are native, are vulnerable and live in squalor. A woman I know lives in an apartment building that should be condemned. She is basically starving and she is dirty all the time. She can't afford soap, and the water in her apartment doesn't run properly.
6	• Everyone is exploiting the homeless population • Attitude is different for us • Discrimination
9	• The supervisor at one emergency accommodation said to one woman, "I don't care if you have to sleep out in the cold, I want you out by December 31st."
10	• "People judge me right away. I'm young, so they think I party…people judge you right away. I have no money to get a suit and tie."
11	• Not enough services for youth: "We don't have money to pay for the ones that are available."

	Classism
13	• Income requirements are barrier to getting housing
15	• he actually had it happen where he was hired for a job, and then his boss asked where he was staying, he told him, and then fired him...a stigma attached to being in a shelter • doors to her unit do not lock very well, so they had another tenant going into their place, stealing their groceries...her husband stayed home one day, and saw the neighbour doing this...later, the landlady took her fridges out of her apartment, told her she didn't need them...she spent hundreds of dollars of her own money for cleaning when moved in, then her landlady steals her groceries!
GP-17	• (This response is notable because this woman was one of the few obviously middle class people that we spoke to, and she was not someone with any actual experience of the social assistance system:) She felt that there need to be support groups, emotional support groups, and that this is the key to helping people get off welfare.
GP-21	• "I used to be a lady, last year, who had her nails done all the time—you know, a high maintenance lady. Now I'm completely low maintenance." (i.e. she was formerly middle class, and is now experiencing relative homelessness and dire poverty) • "I never knew how horrible [it is]. You're on one side, then all of a sudden you're on the other side." (by which she meant, in her former life, she had no idea how "horrible" it is to be poor, but now she knows.) • "People really do no know what people are going through."—she asked many of her friends from her past for the opportunity to stay with them, or to cosign a lease, but never heard back from most of them, they rejected her...."If they've got money and they're fine, they don't care about the other half."
GP-24	• doesn't like confusion of OW with ODSP, because of the prejudice of most people against people on OW

5.8 Discrimination - Prison Record

- Individuals with a prison record indicated some discrimination by landlords on that basis.

	Discrimination - Prison Record
4	• when got out of prison in '94, married someone, she was a hardcore drug addict, he felt he needed psychological support. The family doctor sent him to various places to find the right people. He did several weeks of intake work and so on, and as soon as he told them that he had been in prison, they refused to work with him any more...this is the only psychiatric facility in Hamilton! "This is the only psychiatric facility in Hamilton...and they're turning people away who need help!" • It's a common theme from people who have been in an institution, the kind of reaction they get from that institution...get the same kind of thing from other people as well, but it seems to come faster from people who have been in institutions • "That's one of the biggest problems with psychologists--not all of them, there are some good ones out there--but it seems like most psychologists and psychiatrists in private practice, they're not in an institution, as soon as anything is mentioned about jail: 'Vee

	Discrimination – Prison Record
	don't undershtand you so vee vont help you.' That's the biggest problem facing a lot of guys coming out of jail. If we were lucky enough to get a treatment centre, so we recognize our problems, we still need somebody to help us sort out our feelings, our emotions. 'Alright, so now what do I do? I've stopped drinking, I've stopped taking illicit drugs, I'm taking my medication properly, so why do I still have these feelings?'" • He was in a place since he got out of prison, then the landlord found out he had a criminal record and told him to get out of the building.
GP-4	• "There are a lot of people that are falling through the cracks due to problems like mental disorders, criminal records and race."

5.9 Police

- A number of people experiencing absolute homelessness, particularly youth, reported that police harassment is a feature of their experience.

	Police
6	• Police harassment is a major problem • Old cops are good, the rookie officers are awful
9	• While on the street, I've experienced police harassment
10	• "A lot of cops harassing teenagers." • "When you're walking down the street, cops pull you over just because you're a teenager." • "Just because you're young, they [cops] treat you like shit." • "Every time they [cops] see me, they stop me." • "They [cops] asked me if I had tattoes, they asked me if my name was Christina. They started to take me down to wherever, but I didn't let them. I ran away." • One youth: "The cops are always harassing the youth." Response from another youth: "Yeah. Tell them to fuck off." • Again on police treatment of/attitude towards youth: One youth said, "If you're walking by they'll just stare you down. I mean, fuck you." Another youth responded, "Yeah, and you stare them back, they pull you over."
11	• Police are abusive • Give tickets ($50) for sitting on a bench in the park • We can't do anything for money, we can't sell anything (I.e. newspapers) • If you are under 16 and smoke, they take your cigarettes away • One girl had a police officer take her cigarettes away break them and stuff them down her shirt • Give you tickets or put you in jail for trespassing
12	• Biggest hassle: police harassment
GP-20	• cops harass us (homeless people) if we sleep on park benches or things like that • yesterday he was sleeping on a park bench, 4 cops woke him up, harassed him...speculated that they decided on having 4 of them perhaps because he is Native • "There's all kinds of discrimination."

5.10 Discrimination - Newcomers

- Many newcomers to Canada reported experiencing landlord discrimination.
- Many talked about difficulties in finding employment in Canada, because foreign-earned experience and qualifications are often not recognized.
- The need for references to obtain housing is a barrier to new Canadians, because of their lack of a history of tenancy in this country, and a possible lack of connections and support networks.
- Some reported discrimination by service providers.
- Some also commented on inadequate state support for settlement and integration.

Please see also the "Racism" section—the majority of newcomers to Canada in recent decades have been racial minorities, so there is significant overlap.

	Discrimination - Newcomers
5	• We face discrimination, at school and at work • A lot of racism after September 11th • Landlords have a lack of understanding of other cultures and people • "Immigrants are being taken advantage of." • Landlords don't want overcrowded apartments • Biggest hassle: Getting a job appropriate to my qualifications (foreign qualifications are often not recognized) • Biggest hassle: Getting Canadian work experience, because no one wants to hire you if you don't have it, but how can you get it if noone wants to hire you? • Can't get OSAP without landed immigrant status
14	• Seeing more seniors and more families on the streets, didn't see as often before...also seeing immigrant populations..."Any population is someone who is homeless, now."
S-1	• The Roma community is generally aware of subsidized housing, but there are people in the community who know about it but don't apply, partly because of waiting lists and partly because of how they are treated there--"There the people were not so helpful." • The person just gave them the form for applying, provided no support or explanation. • have big families, "so we are much louder than other people, so we have to find a house where we can speak loud or we can celebrate or something. When we came to Canada, we rented one house in Stoney Creek. This was a big building. We had to move out because other people said we are so loud. The supervisor [superintendent?] went nuts on us. She told us every time, 'You are idiot people!'" • "Nobody likes us." (Said with reference to experiences of looking for housing.) • "We don't have a job. We have welfare. The landlords don't like this. And now, so many landlords said, 'If you are Hungarian, sorry, we don't give you the house. I don't like Hungarians. You can't pay every first of the month.'...We get welfare, and some months we don't get welfare on the first of the month."

	Discrimination – Newcomers
	• The Polish participant: "It is not about Hungarian or not Hungarian. As I know from my own experience in the past, every landlord wants a guarantor. I was lucky because here I had a guarantor here. But new people [in Canada]—Czech speaking people or Polish people—they have trouble when they are on social assistance, because the landlord wants a guarantor, and they have trouble because they don't know so many people." • Can get money paid direct from social assistance, but some landlords don't want to rent to people on social assistance • the uncertainty over their refugee claim was clearly and unanimously their biggest problem..."When we came here, okay. We have to wait for the hearing, and we don't know yet, nothing. We moved here two years ago, three years ago, and we have a life here now. But what if now the government says, 'You have to go home!' And we have nothing in my country. No house, no nothing." • Re. this uncertainty: "What comes? What comes after? Too much stress. Look at my eyes. Blood!" • "The children start school here, and when they have to go back, they have to start again in the first grade...She has a 14 year old son, and if we have to go home, he has to go back to the fifth grade...it's better if someone comes here and one or two months later, they find out." • "It's not so easy to find a job because we don't speak English well...I go somewhere and they say, 'Sorry, you don't speak English, we have no job for you.'" • "The Roma people don't have enough school, don't have enough experience, so we need much more time for adjustment." (the implication being that the current system does not provide sufficient time for adjustment) • Finding job: "Not only a matter of people who don't know English, but also about Canadain experience. Somebody has to give you a chance or you don't get Canadian experience"..."but nobody gives you a chance." • They also don't want to employ somebody who has an accent. • health services: "Sometimes the people there are not so nice. Sometimes you go to the doctor, and you are very sick or something—you have some problem—and you need an appointment. They say, 'No more doctor today. Come back tomorrow or the next day.'...So what do you do?" • One of the participants in the group, via the translator: "She was pregnant. She was bleeding—this year, in February. The doctor said, 'It's okay, go home and go to bed.' One day later, she was so sick, we took her to the hospital, and she had to—she lost her baby because of this." ... "When this baby came out, she was alone. After 20 minutes, somebody came to see here, but her baby was between her legs, and nobody came and helped her." She was in Emergency. "A baby died." ...she was 5 months pregnant.
S-2	• important to find work, because responsible for family. Language is a big barrier to getting a job. There aren't any programs for newcomers, apprentice programs—could study or update education if there were government programs. • Applied for social housing - waited for 8 months already - nothing available - need a bigger place - we are a family of 6 in a 2 bedroom. Is there a priority way to identify families waiting for housing on basis of need? • 2 years in Canada - applied for housing. Filled out application. Secretary said you have to wait 4-6 months. Lived with cousin in small home when arrived. Could only stay with

them for 3 months. After 6 months went back to the housing registry service, and then they said you have to wait 1 year. Kept looking for housing and finally took a basement apartment. On that day, got the housing registry service housing, but they called her cousin's. Her cousin didn't have phone number, and troubles with her address, so she didn't get it and then had to wait 5 more months. New immigrants have trouble emotionally, with language. The secretary "talked to me so bad, so angrily -- I couldn't believe the language".

- Family w/ 3 kidsl, 1 w/ Downs Syndrome. Filled out the housing registry service application. Need a special apartment. This was 1 year ago. Had a doctor's note for a special apartment, but they don't take that into account. The attitude of workers at the housing registry service are "rude". Some discrimination in this centre. People came 4 months ago who got housing already. Whenever I call the centre I leave a message, and get no calls back. He was initially told 1 yr, but it has been longer.
- Experience in private housing: The landlord asked for my employment history. How can I do that if I landed 2 days ago? Government should help in this matter. Should be LINK classes in the evening, or expansion of present services.
- Currently living in apartment. Barriers - References, Employment, Credit History. When you are new, you just want an apartment.
- Subsidized housing - no initial interview - they hand you the form and just let you go...I had a lot of communication skills, but that is not true for a lot of South Asian people - should be some translation skills -- explain location, explain how you pay, here's what you earn, here's what you will pay. "if you are without shelter in this country, you are nothing". Give people a couple of minutes to apply -
- While you are waiting for social housing, it is not really very easy to find housing. References, credit history are barriers for newcomers. You hide the number of kids you have so that can get cheaper accommodation, but you end up overcrowded. People most have contacts before they come, and they end up relying on family & friends.
- After I gave the deposit, the landlord "switched" the apartment, windows in bad shape. I made many complaints, but got no answer. Compromising situation - superintendant knows that you have 4 kids in a 2 br - he's not complaining either. (i.e. you are forced to tolerate poor condition, in return for him tolerating higher-than-regulation number of kids)
- If we can find a place for information about housing, we can choose. Unfortunately, when you are a newcomer, you don't have information.
- When the came into Canada, very cold winter. Every place they looked at asked for a guarantor - had to know them for 2 years. Finally, found someone to act as guarantor (after 2 months in a motel in Burlington) - never saw them again.
- professional job -- granted immigration due to my profession - one of identified categories - but there is no job. Must be something available - some kind of licensing - equal recognition. Already recognizing driving experience from other countries (Agriculturist)
- We are here for a better life. Barriers: no studying, no child care, no supports for more training. No job.
- Refrigeration work for 15 years - can't get a job - on that basis, he was granted entry. Montreal - need French. Hamilton - there is not same language difficulty - but still no

	Discrimination – Newcomers
	job. Liscencing requirement creates barriers - for people with more experience. • Biggest problem is getting jobs - the demand for Canadian experience is a big barrier . • Barriers to professional job - solution is liscencing requirements. • Job. - the Open Door problem - 3 page resumes one of most beautiful resumes you've ever seen - 3 MA's but can't get anything. If Canada can't handle the skills for people to come here, why are they letting them in on a skill basis. • People are not coming here for the welfare - they are coming here for a better life. Are people coming to drive taxis? No, give them a liscence to work. • Most of people here graduated university in their countries of origin. To facilitate liscencing. Huge barrier to liscencing. • Can't find doctors in Hamilton. We have people around these tables that are doctors - why are we not introducing apprentice ship programs.
S-3	• Here 25 days - sponsorship- funded by government $580 not sufficient apartments too expensive "cannot pay all my bills" • government of Ontario gives $582 for one person, 1 apartment for single person- 3 people in 2 bedroom, so there is no privacy--paid for by immigration • Experience seeking housing: "Rejection...even hearing the accent on the phone they turn you down....they know your immigrants but they want a reference...where do they want it from?" • Have not seen me just heard my accent they don't want me....if it's a Canadian that calls they say what time do you want to view the apartment" • Trying to find an apartment, 3 months – for a reference they want one from a friend who's lived here for 2 years • "People would ask if we had monkeys jumping around the streets" (in Nigeria) • "People would ask how can you speak English? Nigeria is colonized by Britain!" • "My husband went for a job.....with all of you qualifications.....but because of your last name" (referring to why he couldn't find employment) • "They appreciate that you can speak English" • "Orientation in Africa [around being a newcomer in Canada] and what is he seeing here are two different things"

5.11 Discrimination – Non-Custodial Parent

	Discrimination – Non-Custodial Parent
1	• Shelters wouldn't take her because she was a non-custodial parent.

5.12 Discrimination – Families with Children

- Some landlords discriminate or mistreat based on the presence of children in the family unit.

	Discrimination – Families with Children
8	• Landlords discriminate against families with pets and children

	Discrimination – Families with Children
10	• landlord discriminating against having daughter there, having a dog there, had to have a lawyer call him...
11	• Landlords don't rent to you if you have children or pets
16	• At a previous location had a landlord who didn't like children, got a really hard time, told her daughter couldn't go outside "because it's not a playground", other nonsense like that...moved out to a different unit, had no problems...this landlord had just bought the building, was trying to get rid of people to jack up the rents • Landlady re. Kids: "She was really rude all the time. My daughter would sit outside on the steps, and she would say, 'Go inside, you can't sit out here.' And you have no balconies in a basement apartment, so what do you do?"
S-2	• Kid with a disability cries a lot - other residents are complaining - they have received notice from the landlord several times. They don't know where to turn. Building policy wont' allow kids to go out on the balcony for fresh air - safety policy.

5.13 Discrimination – Families with Pets

- Some landlords discriminate or mistreat based on the presence of pets in the family unit.

	Discrimination – Families with Pets
8	• Landlords discriminate against families with pets and children
10	• landlord discriminating against having daughter there, having a dog there, had to have a lawyer call him...
11	• Landlords don't rent to you if you have children or pets

5.14 Family Conflict

- Family conflict beyond what has clearly been identified in previous sections also played a role in the housing histories of many people who are experiencing, have experienced, or are at risk of homelessness, particularly youth.

It is quite likely that in many of these instances, power and privilege dynamics were active, particularly those pertaining to gender and/or sexuality. However, not enough detail was provided to be able to identify that definitively.

	Family Conflict
1	• Her parents moved from Cornwall to St. Eugene, she decided not to follow them, and instead drifted from place to place with her boyfriend. • Her family is very controlling, stole her money, which resulted in eviction. • Sister-in-law got her arrested • Father was an alcoholic, who recently committed suicide

	Family Conflict
8	• I lived with husband and his family in Toronto. My in-laws treated me really badly so I left and came to Hamilton for some distance. They told the police that we were acting weird, and I was taken to a psychiatric hospital. Due to this my husband took our son away. My lawyer tells me that I am able to see my son now. When I can I go and visit him. I think my husband is associated with gangs • Has no one to talk to her, no support
9	• Father kicked me out because I got into a fight with my younger brother, so I went to one of the youth shelters
10	• How did you become homeless: "I rebelled against my parents." • How did you become homeless: "Parents." • How did you become homeless: "My mom passed away and my step-dad kicked me out." • How did you become homeless: "After my mother's cheque stopped coming in, she decided she would come and cut me with a piece of mirror. I took it out of her hand, and she put me out on the street." • How did you become homeless: "I almost killed my dad four times, so I'm out."
11	• When I was 14, I stole my mother's car, she caught me and kicked me out • Ran away, too much to deal with at home, family troubles • Got kicked out by my mother because I wasn't taking care of my brother properly • Didn't want to follow the rules of my abusive mother, CAS took me and my foster dad was attempting to rape me and they were abusive as well, so I ran away from there
12	• Ended up homeless because of lack of family support
14	• Seeing more seniors and more families on the streets, didn't see as often before...also seeing immigrant populations..."Any population is someone who is homeless, now."
15	• biggest hassle: he is separated from his ex, has two kids but she won't let him see them, always gives him a hard time
S-4	• Has been on street since 14, conflict with Dad. Lived with a friend, kicked out for $14 that went missing. Living in a foster home, and they kicked him out because there was a kid who was already using, but the foster family blamed him. Long history of agencies
S-6	• Domestic violence (ie. People not trustworthy, self-worth, low self-esteem).

6.0 SERVICES

6.1 Food Banks

- Food bank rules can be a barrier to people getting enough to eat.
- The quality, quantity and variety of food distributed may not be appropriate.
- Food banks do not necessarily have food that is culturally appropriate for all racial and ethnic minority groups.

	Food banks

1	• Wish food banks would provide additional items:
	  • feminine hygeine products
	  • toiletries
	  • soap, shampoo, etc...
	  • deodorant
	• Bad quality food from food banks
	• There is too much junk food at food banks, having to go to other areas due to this, and for better services

2	• You can only use the food bank once a month. • Some food banks will only let people use them every 3 months.
11	• Geographic restrictions at some food banks are unfair • Food quality can be pretty variable • "One good this is that you can't starve in Hamilton."
12	• Need better food in food banks, less junk food
13	• "I have volunteered over 10 000 hours [at one emergency food provider] and the shelves are bare, everyone has no food."
14	• myriad of issues tightly tied...homelessness and poverty, and can contribute to overall ill-health, contribute to longer term illness and an inability to address those needs...ties in to lack of food, too
15	• "Right now, the best meal if you can afford $10, is the Sally. If you can't afford $10, the church beside one small serve provider will give you a free meal ticket for the month, for one meal a day." (One food provider requires you to purchase a ticket for the month, at a cost of $10...if you don't have that money, you can get the ticket for free from this other source.) • "Sometimes I'll go for a day without food so that my son can eat, because sometimes there is not enough money for everybody to eat in the household. Sometimes I come to places like this. Sometimes it's just soup, but it's something in the belly...I'd rather not eat than go to the Wesley." • couple likes one food bank, but they can't use another food bank because they are told that they make too much money...all members of family have different allergies, tough to find food that can eat
BFP-2	• "I try to eat healthy. If it wasn't for food banks, I wouldn't be able to eat right...The food gets monotonous. There's not much variety."
S-5	• Quality of food (ie. Fruits & vegetables). "Don't get much; money goes to bills etc., so

	Food banks
	no money for that".
5-6	• Are no food banks for Aboriginal people. (ie. "get flour, salt, basics that we know how to cook from") • Sometimes can't get enough food, or questionable quality of food. • Quality of food, "we get basics, no treats".

6.2 Emergency Shelters

- Not all people feel safe using emergency shelters, and some would prefer the street.
- The Wesley Centre was particularly singled out for criticism in terms of its safety and conditions.
- Staff at some shelters appear to actively suppress expression of sexual identities that are not straight.

	Emergency Shelters
2	• People are afraid to use the shelters. You can't get a good night's sleep there. When you wake up in the middle of the night, you have to be ready to fight. The shelters are not safe, which defeats the whole purpose of a shelter. It's safer to be on the street.
4	• has stayed at Wesley Centre, and been on its board, but was not thrilled with the conditions..."The only reason I moved out is because I needed my sleep."
5	• Shelters—conditions are unbearable, and they split up families • Need shelters for families
6	• Hostels: not all bad, sometimes safe • Wesley: Not always good food, not fresh; people aren't so friendly • Need more shelter programs • New staff at Wesley don't care enough to really help you • Hostels have too many age variances, and the mix is really bad • Need hostels for couples • They put different kinds of people together (i.e. mentally challenged and institutionalized people together), doesn't work well • Favouritism by staff
11	• Need more shelters, especially for females • More youth shelters! • "I would rather sleep on a park bench than sleep there." [Wesley]
12	• No place even in shelters • Wesley Centre is awful • Shelter system is too centralized
13	• Hostels are awful
14	• The detox services are full all the time now, you might as well not bother calling because you can't get anybody in there, that's new over the last couple of years..."More and more people are at risk on the streets, people with serious health problems because of substance use, and they can't get a place to sleep because the

	Emergency Shelters
	shelters won't take them when they are under the influence."...Wesley will, but they are full...shelters at 125% capacity • getting females into shelters is "almost impossible". This is an ongoing problem. They are looking into moving people to other cities to find her a shelter bed, but that is a big problem, "not an option" because further isolates a woman experiencing what is already a tremendous crisis
15	• Wesley: should have health inspectors in there regularly, the staff don't care, teenagers run it...a week after washrooms renovated, teenagers ripped the toilet off the wall • Wesley: one person suggested mandatory showers for people staying there, because it smells • Wesley: they are essentially forced to use it, because it's the only shelter that takes couples • "The teenagers are running the Wesley [meaning the Wesley Centre, not the Wesley Homes]. I've been there off and on for a year. I try to clean that place--I got shit for washing the smoking area walls, from the staff. But they're too lazy to get off their ass and clean." • "Ever since [name] took over a year ago, she lets the teenagers run it." (Wesley) "I haven't slept for seven days. That's why I'm in the condition I'm in." • "Wesley Centre? I was supposed to get a home through them. It took me eleven years to get any housing." • "Sometimes I'll go for a day without food so that my son can eat, because sometimes there is not enough money for everybody to eat in the household. Sometimes I come to places like this. Sometimes it's just soup, but it's something in the belly...I'd rather not eat than go to the Wesley." • he has stayed at two of the shelters, "both good places"..."The thing I think about the [one], though, is if there is no government dollar in there for them, then they won't do a thing to help you."...the other is nicer, they'll do more to help you
16	• stayed at a women's shelter for a month with her daughter. Her daughter found it very hard...no privacy, except in own room, but everything is communal, you have to eat what they make (though the food was pretty good)
GP-12	• in previous incidences of homelessness, he has stayed at the Wesley Centre, but he won't go back because it smells, there are too many people, and mats are packed too closely together
GP-14	• he is currently staying at a local shelter, which he says isn't bad, but he hates that they get kicked out at 8 AM regardless of the weather...if it's super hot, they still get kicked out • "If you're paying rent, you should be entitled to stay inside." (he considers the $12 a day he pays to be rent) • he says with another local shelter, you can't get in until 7 pm, and the others are similar..."What good is housing a man when he's outside roasting all day?"
GP-20	• some people are scared to go into hostels • hostels are dangerous...in one "temporary" emergency shelter, a guy lived there for 6 months, and then they found out he was wanted for rape and murder...they captured

	Emergency Shelters
	him, but it was "a bunch of homeless guys in Canada" who did it, so they didn't get the U.S. reward • says that the regular shelters are pretty good, compared to the temporary one, where people are bumped up next to each other, or Wesley, where they are also packed close together • this morning, he woke up late and they had already locked the bathrooms, and they wouldn't let him use them, so he took a leak in the parking lot • one time, he went to one of the shelters, asked for a bag lunch...he saw they had a box full of them behind the desk, but they refused to give him one...he was drunk, and he took a brick and smashed a big window...they called the cops, charged him for public mischief, and he got 30 days in jail. Sure, it was wrong to smash the window, and it's good the guy didn't get hit with the brick, but why didn't they give him the bagged lunch?
GP-21	• she preferred being in hospital to being in the women's shelter she was briefly in afterwards...it scared her, they provided no counselling...so she only stayed a couple of days and went back into the hospital • they were very fast to get her out of the hospital and into the women's shelter, too fast for her, "They push you out before you're ready and consequently you end up back in there." • the women running the shelter didn't feel terribly competent, not supervise stuff, wouldn't even let her mother in to visit.
GP-33	• she was at Wesley, and then moved in with some friends, because "That place should be shut down." • she things the Wesley Centre has too much drugs in the place, people doing drugs in the pathway, and selling them there, and kids seeing all of this • there are 2 dealers there most days from 11 pm to 6 am, and once in a while they bring cops in, but by the time the cops come, the dealers leave • the Reverend in charge caught residents doing some drug stuff recently, and he just flushed the drugs and barred them for a month • she wants more police involvement • "We're trying to stop it, but we can only do so much." • too much theft at Wesley, peoples' medications get stolen, which she traces back to problems with addiction • also is very unsanitary, e.g. the washrooms • "And this is supposed to be a family place!" • has a reputation as a place where teenagers can get free drugs, if they run errands for "the big boys" • and "The staff ain't doing shit."
S-4	• Couldn't be out [about being gay] at one youth shelter in Hamilton--got a lot of questions from everyone, and didn't feel comfortable being out. • Staff at a different youth shelter don't really care--THEY TELL YOU TO BE QUIET, THAT'S INAPPROPRIATE, don't say that. I got into a debate with staff about that—it's who I am, how is that inappropriate? Every time you say gay or lesbian, they tell you not to say that. Although other kids there would say "fags", and staff would intervene

6.3 Needs for Skills/Knowledge Support

- Many respondents identified a need for supports in developing different kinds of skills and knowledge.
- Specific areas identified include budgeting skills, the details of the welfare system, the Rental Housing Tribunal, and the general service environment.
- The need seemed particularly relevant to people who are new to needing this information, whether it is because they moved to Hamilton from another Canadian city, are new to Canada as a whole, or for one reason or another have lost access to class privilege and are now in need of supports they never had any reason to know about before.

	Needs for Skills/Knowledge Support
1	• Wish there was a support group to help with budgeting money • Needs to be better advertisement regarding services • Services system is too complicated
2	• There was a lot of work to be done in one place I was living, so I held back the rent 2 months so I could afford to fix it. I got it all done, but I got into credit trouble, and have had a hard time finding a place ever since.
4	• "People are not stupid. But people are unwise in their choices and spend a little too much." (Talking re. Budgeting)
6	• Need a workshop that explains the welfare system
7	• In the shelters they should offer a workshop on how to get housing, or how to look housing, maybe even how to keep housing once you have it • "A lot of people don't know what it takes to attain housing"
10	• Biggest hassle: need better help in finding apartments (unclear from this comment if it is an issue of lack of services, or an issue of lack of apartments)
13	• I was stupid with my money, didn't pay my rent and ended up on the streets. Compounded by alcohol abuse problem.
14	• "I can sit with people and be a housing worker, but..." if they don't see any places to rent in the paper that the client can afford, what good is it to help people with the *process* of finding housing?
15	• important to learn the city when you come to a new city, learn where services are, learn what the neighbourhoods are like, maybe learn about what the landlord is like...he ended up homeless because he moved from another city, ended up in some bad situations, and then had no choice but the street • moved from Fort Erie to Hamilton, got married, was new to city and didn't know anything about services, got to stay with parents briefly and then were kicked out, getting an advocate takes a long time, the waiting lists are really long "and by that time you're out on the street anyway" • "Some of the workers with degrees, they don't really help you or direct you to these places. I talk to people on the streets." People who work in the system don't give you a referral, "you get the runaround a lot"

	Needs for Skills/Knowledge Support
GP-4	• More information should be available regarding the resources available or the services available..."People don't know what to ask for." • People have problems handling money—rent should be automatically be deducted from social assistance. Money for medication should be taken away as well. This would reduce debt for people.
GP-8	• He is currently homeless, has been walking the streets for 3 months, and he has no idea where to go for help.
GP-21	• she had never had an opportunity to be independent, always been looked after all the time..."Young women in their 20s know more than I do." • she was in a class with young women in it, many of them young mothers who were on their own, and they knew way more..."I really admire those kids."
GP-26	• he believes that most housing laws favour tenants, particularly around evictions and standards, but the average person does not know how the system works, so often they withhold their rent in retaliation, and then *they* get a Rental Housing Tribunal order against them • the big thing, therefore, in his opinion, is educating people on their rights • 90% of Rental Housing Tribunal orders he comes across are default judgments, because no one bothers to file a defence, and it is almost always worth going and doing that
S-2	• If we can find a place for information about housing, we can choose. Unfortunately, when you are a newcomer, you don't have information. • We were here for 10 months. A local service provider helped us get a house. We didn't know a lot about price. I didn't know why the rates are different based on length of tenure (there were people who had been there longer - who were paying cheaper rent). • When I came here - I had no information about Hamilton. I was supporsed to move in July, but the place wasn't ready - you have to wait one month. I waited, and then it wasn't ready again - you need to go talk to your manager and ask to stay another couple of months • Would like to see information to newcomers at airport - point of landing. • Finding a house is easier in Montreal b/c transport, advertising is better. Had to come 4 times to Hamilton to find a place. • Lack of information - I felt like a stupid fool going around [looking for housing].
S-6	• Communication/Information on what's available. "Half the time we don't know". • "On the waiting list, say you're # 75; they should educate people on how long this will be. What about emergency housing". • The quality is disgusting, cockroaches etc. "Because I know Hamilton, I knew the best areas to live; but I was lucky enough to know. What about those that don't know". • Knowledge/lack of communication.

6.4 Need for/Gaps in Service Supports

- Numerous specific gaps in service were identified by participants (see table).

- Overall message seems to be that the service-centric approach to dealing with homelessness and the risk of homelessness is not doing what it is meant to do.

	Need for Service Support (i.e. Service Gaps)
1	• Need advocacy support for "starting over" • Services system is too complicated
2	• The lines for the soup van are astronomical. So many Aboriginal people are left out in the cold, and sometimes forced into crime to survive. • Social services are being cut back. How many people froze to death last winter so that governments could save a little money?
3	• Hard to get clothes for big people • "They are looking after the young people with children and they have forgotten about us." (meaning primarily with respect to priority on housing waiting lists, but also around services)
4	• On housing search support services: "Helpful to a point. The thing is, they've got these renters books, which are nice--they're free anyway, so if you find one you can go through it and hopefully find something. Sixty percent of the stuff is right out of the newspapers. I'm not asking them to do my work for me, any more than when I went to the old employment centres and looked for jobs, but it would be nice if they could pin up "Mountain" , "Center", "West" and just bachelor apartments, or just one-bedroom....they could break it down a little more...You go in there and you know where you want to live, where you'd like to live, and where you can afford to live." • "No matter what program you go to there is gaps. The problem is that all of the people running these things have their own agenda of what it is that they think you want, and they don't hear what you need and want." • Legal aid won't cover divorce, annul, he's on ODSP and doesn't have the money to pay for it, but he needs to get it done with. Legal aid also doesn't cover getting life bans lifted after you get your pardon, and have to have a lawyer with you. Finding the $60 to pay for the pardon is a difficulty when you are on disability.
5	• An organization that helps you deal with landlords • An organization that will act as a co-signer • Need shelters for families • Lack of interpretation services
8	• No family/friends, lacking support system
9	• Need some sort of program which lends money to you and you can work to pay it back or something • Need a loan program with more flexible criteria, more ability to customize it to individual needs
10	• "There's a lot more [services] in Toronto." • "It's okay staying here, but if I don't get a place at the end of the month, it just doesn't work." (therefore you need more direct help in finding a place) • "They need an apartment building designed specifically for homeless youth." • Biggest hassle: need better help in finding apartments (unclear from this comment if it is an issue of lack of services, or an issue of lack of apartments) • "There's no gyms out there that's open for kids." need more recreation...boxing,

	Need for Service Support (i.e. Service Gaps)
	skateboard competitions • "Maybe if we could get a resource centre that will help homeless people, help the youth get off the street, find jobs and find housing." • "In Toronto, every 20 minutes people come by with juice and sandwiches and stuff." • "More job banks, or better ones, anyway. All they do is tell you how to make a resume and whatever. I already know how to do that. All I want is a job."
11	• All the services are centralized, it would help if there were some in other locations as well • More help for finding housing • It would be helpful if job help centres had bulletin boards with information or strategies that would help in finding a place • More public bathrooms • Free public transport • Need more stuff for young people to do, more recreational centres/activities
12	• many youth-oriented services are full • Benches in the parks have been taken away • Not enough services for youth: "We don't have money to pay for the ones that are available." • No programs/housing for single mothers
13	• Service gaps are HUGE! • Services are useful but degrading • Biggest hassle: the disability-specific organization for my disability doesn't help with finding housing • Need more public bathrooms
14	• Been front line worker for 10 years, seeing housing and income programs dismantled over that time...increased weight on a very thin line of social services like emergency services, housing help, etc., and while SCPI tries to bolster that band of services, not stop people from ending up there, and doesn't solve homelessness • Emergency rent support and storage program are good, but capacity is not enough, not meeting demand • Any new service is up to capacity in such a short time • Relates this back to "thin band of service trying to bolster people up"—she refers people to these services, but many not a chance to actually benefit from them because they are full to capacity • Partnerships of outreach programs between agencies and health departments is a positive thing, makes things "a little more coordinated", reduces duplication of services • Outreach services do seem to be working, clients tend to have a better knowledge of what services are available, know, e.g. by ID clinic, etc., but there are also problems...clients come from other cities want to get on meth program, come to Hamilton because we have one, then can't get on • In '94 my case work was 78, but was more manageable because situations were simpler, maybe only have to tackle one issue, but now have more outreach workers, but each have to deal with more and more complex problems for each client...again, not just a matter of numbers, but a matter of experience and complexity...also see "hidden homless" now, like people in rooming houses, etc.

	Need for Service Support (i.e. Service Gaps)
	• "There is a lack of political will." "The system has been overburdened and a lack of adequate resources for years. There has been an increase in demand and need. The minimal resources they are trying to infuse aren't sufficient to meet two years ago what was needed. They are even less able to do it now. That's our reality." • "They put a lot of conditions"—on programs, on access to resources. They changed landlord and tenant stuff, changed ODSP, and "that trickles down to smaller programs", so you get things like, "Okay, if you come here, no drinking, eh?" "But then you can say, 'we're doing something, because we've got this thing here.'"...programs make it look like they are doing things, even though changes in how things work along with increasing systemic problems mean things are getting worse • need long term resources • referring people to services that are full • "I can sit with people and be a housing worker, but..." if they don't see any places to rent in the paper that the client can afford, what good is it to help people with the *process* of finding housing? • Hamilton urgently needs: "Harm reduction oriented addiction services." • Need some kind of semi-independent housing for youth, maybe apartment-like residency linked to services...people too old for CAS, but not ready to be on own, an "independent living" type of thing for youth...in BC for youth who are 16-18 years old, and whose foster placements break down regularly, can have an independent living setting, more independent than a group home, but still have parent-like staff figures, learn life skills, mentoring, etc. • Harm reduction: "There needs to be a true understanding of just what harm reduction is, especially within the addiction services providers." "Needs to be more than lip service paid to it." "Infuriated" by idea that "harm reduction is okay as long as it leads to abstinence." • Hamilton needs a "wet house" and a "safe injection house" • If someone comes and is ready to kick the habit, we should be able to get them into something right away...have clients come who are "jonesing", who have said they want to quit and get into a program right away, and he has to say "sorry".
15	• went to housing search support services, didn't find it very helpful because they don't update their listing very regularly, they don't screen the landlords or the other tenants...there's an assumption that the places listed are still available, but often when he phones a place it is gone...lack of communication, and it wastes your time phoning these places... • Source of housing information does take complaints if you move in, have problems, you can call them and tell them, and they will stop dealing with them after they investigate...she had experience of really inadequate housing, a place she got through them...paint peeling, basic necessities not working...she complained to them, took the landlord off the list • Why not have better screening of landlords? "I have no faith in the people who work at the [related agency]." • moved from Fort Erie to Hamilton, got married, was new to city and didn't know anything about services, got to stay with parents briefly and then were kicked out, getting an advocate takes a long time, the waiting lists are really long "and by that time you're out

	Need for Service Support (i.e. Service Gaps)
	on the street anyway" • "Some of the workers with degrees, they don't really help you or direct you to these places. I talk to people on the streets." People who work in the system don't give you a referral, "you get the runaround a lot" • "I can say one thing about Hamilton, here. It's a lot better than North Bay." (meaning that there is a lack of services up there) • "I wish that they had more safe places for kids."—has had lots of trouble with people hassling her kids, stealing from them, making it not safe for them • need a mentoring program to help youth support other youth who feel the need to get gone, so it is youth supporting youth rather than the CAS intervening
17	• There is a need for more support and services for people with disabilities. • More homes need to be built such as apartments and surveys with fitness centres maybe, barber shops, etc., and some need to be torn down
S-2	• there should be orientation for Hamilton housing - what are the options? • A new city is a totally new place to go -- public advertising agency's services - or of other services - radio, tv, newspaper. Leaflets. • Settlement services are excellent and that should be publicized - becaues it is a one stop shop where people can help • Website on Government of Canada can link to local communities services. • Solution: job finding: if the government had a program for newcomers in 6 month training program for different skills - this would provide Cdn skills and experience - if there was a budget for the training period - this would avoid social assistance payments.
S-3	• "More essential services needed"
S-4	• Tension around service providers recognizing abusive relationships and lesbian relationships
S-5	• Need a seniors recreation or drop in. • Need more cultural stuff. • Need people to come & check on them ("make sure we're still living, help us fix anything"); More home visits on regular basis (ie. Everyday); More money for longer visits.
S-6	• Native housing should be for Natives (ie. Some places, you're not Native enough). • More Native Centres are need (ie. No centre in Mississauga). • barrier: lack of access to CHILDCARE!!! (Knowledge of how to get childcare). • "0-6 = programming, then huge gap, then 11/12 and up = programming" • "We have to fight to get funding; where mainstream seems to get it automatically. Thank God for people like you and the HRIC". • "Funding. Thank goodness, there are people to fight to get funding."
S-7	• general barrier: Lack of support (homework, emotional, spirtual, physical, mental cultural). • general barrier: Babies. • general barrier: Anger management (need better courses).

6.5 Health Care

- People identified:
  - Difficulties in accessing health care
  - Out-of-pocket expenses associated with health care
  - Racist treatment in the delivery of health care

	Health Care
1	• Hard to find adequate health care, including both family doctor and dental...some had to go to another city to see a doctor!
3	• Homecare shouldn't have been cut back on • Healthcare is a problem, getting a physician, appropriate referrals
5	• Biggest hassle: Lack of accessing appropriate healthcare
6	• Particular community health centre is one of the best services out there
9	• Even at good clinics, sometimes it is really busy so can be hard to get in to see a doctor or a nurse
11	• No trouble with health care, but not enough nurses • "Emergency rooms are awful, the wait is too long!"
14	• myriad of issues tightly tied...homelessness and poverty, and can contribute to overall ill-health, contribute to longer term illness and an inability to address those needs...ties in to lack of food, too • "The health care services are not improved." "They have always been over capacity, and our clients lose out." • Must have sufficient primary health care, do not currently • better partnerships with hospital for people who know who to call, can get clients access to resources, so networking can be a powerful way to deal with issues, but has limits • health care is a gap, "There's not enough doctors for everyone."
BFP-2	• Went to a clinic. They immediately prescribed a pill. They didn't try to find out anything about me.
GP-4	• Medication is too expensive. • There should be thorough assessments at the hospitals, and referrals • There should be subsidies for medication • No money means no medication, which means people take their medication inconsistently.
GP-21	• they were very fast to get her out of the hospital and into the women's shelter, too fast for her, "They push you out before you're ready and consequently you end up back in there."
S-1	• health services: "Sometimes the people there are not so nice. Sometimes you go to the doctor, and you are very sick or something—you have some problem—and you need an appointment. They say, 'No more doctor today. Come back tomorrow or the next day.'...So what do you do?" • This is true for walk-in clinics, or even if you have a family doctor...her cousin's doctor told her cousin, who was very sick, to come back tomorrow, but on that same day her

	mother had to take her to the hospital because she was so sick. • One of the participants in the group, via the translator: "She was pregnant. She was bleeding—this year, in February. The doctor said, 'It's okay, go home and go to bed.' One day later, she was so sick, we took her to the hospital, and she had to—she lost her baby because of this." ... "When this baby came out, she was alone. After 20 minutes, somebody came to see here, but her baby was between her legs, and nobody came and helped her." She was in Emergency. "A baby died." ...she was 5 months pregnant.
S-2	• On social assistance - but doesn't pay anything for dental - she needs a root canal - but they can't access dental care. For a simple problem, they will pay - but a serious dental problem - they can't pay. She has a migraine problem - but the gov't won't cover it - has existed a long time. Looking for a special program from government - doesn't know where the problem is sitting: is it the lack of federal gov't or communities delivering service.
S-3	• "Would not touch my children because they said they had hand foot and mouth disease.....clinic on Locke St.....because of the colour." • "Medical people who won't touch people.....when this happens what do you do?" • A few people expressed that they have had a difficult time accessing medical treatment if they have tribal markings from their country of origin because medical professionals think it's some kind of skin disease or it is contagious.

6.6 Health/Disability Supports

- Some people talked about additional problems caused by the need to access supports that are not part of standard primary health care, particularly in relation to aging and/or disability.

See also "OW/ODSP Health/Disability Supports" and "Health Care", as well as *An Assessment of Housing Need Amongst People With Disabilities in Hamilton.*

	Health/Disability Supports
4	• if you have some kind of medical condition, you absolutely need to have access to communication equipment, but on ODSP gets no extra support to make sure has telephone • He's getting a scooter in a couple of months, wants a ramp, but can't find a way to fund it..."It's been unreal getting up the stairs, and it's only 15 feet up. And it hurts, it hurts real bad. Even coming down." • has hard time opening cans of food, doing cleaning, getting to things, etc....finally getting a rail on the tub, to help get in and out..."I find that I'm really run down, beat."
6	• Used to drink and broke my leg, was physically unable to take care of myself, and became homeless
9	• Biggest hassle: nowhere to find money for medications • Biggest hassle: accessing proper medical treatment...keep getting different kinds of medication prescribed

	Health/Disability Supports
	• There is a waiting list for group therapy • Don't trust medical care
S-5	• Physical: "As you get older, you can't do certain things, a lot of things". "Reaching for things". "Changing lightbulbs". "Cleaning; washing walls; doing the floors; even doing the dishes can be difficult". • Accessibility: "Walkers; wheelchairs; even just being old can make it hard to get into places". • Getting your teeth fixed (ie. Dentures). Cut backs from Indian Affairs. • Glasses. "You pay for part or all". Again cutbacks from Indian Affairs cited. "If you break them, then you pay if you have no insurance". You pay for tinting also. • Hearing Aid. All sorts of conditions. Discussion about a woman in a home, and her hearing aid was lost. She had to pay $1500. for a new one, even though it was the staff who had lost it. But of course you sign waivers etc. when you enter the home. The HRIC programs helped to pay for the new one. • Special diets (ie. Diabetic). Have trouble trying to get extra money for special diets. • Special shoes. "Applied for but not heard back". "Even in-soles, have to pay for". • Often don't get special health gadgets for regular households (ie. Bath bars, hand grips, bath stools). • "Need people to help at home". House cleaning, snow removal, bathing, laundry, etc. "Sometimes get 1 or 2 hours per week but that's being cut back too". • Too many restrictions from Health Board (ie. Meals on Wheels). "And that's not free either, it costs something like $50/mo. for lunch).

6.7 Mental Illness

- People talked about inappropriate living conditions in some Second Level Lodging Homes.
- People spoke very highly of the HOMES program as a way for people with serious mental illness to find and retain housing.
- One group of individuals spoke about experiencing discriminatory treatment from community-based mental health professionals because they had criminal records.

	Mental Illness
2	• Aboriginal people with mental health issues find themselves in and out of the hospital, without a steady source of income. They might go back to the reserve for a time, but end up back in Hamilton on the street or squatting in an abandoned building.
4	• when got out of prison in '94, married someone, she was a hardcore drug addict, he felt he needed psychological support. The family doctor sent him to various places to find the right people. He did several weeks of intake work and so on, and as soon as he told them that he had been in prison, they refused to work with him any more...this is the only psychiatric facility in Hamilton! "This is the only psychiatric facility in Hamilton...and they're turning people away who need help!"

	Mental Illness
	• It's a common theme from people who have been in an institution, the kind of reaction they get from some health care providers...get the same kind of thing from other people as well, but it seems to come faster from people who have been in institutions • had great psychologist when he was in prison, "When I left there I knew what I was responsible for, and what I wasn't responsible for." • Tried to get into a relapse prevention program at a local hospital. They demanded full disclosure before he could get in, and he wouldn't (because his psychologist in prison had told him that he has to control his own therapy, he has to control what he says and when) so they wouldn't let him in
6	• Was depressed, spent money on drugs and alcohol, became homeless • Depression led to homelessness
9	• Couldn't pay my rent, so I was staying with a friend. I was off my medication, so I was behaving badly. I became involved in drugs and alcohol, and then ended up on the street. • I was institutionalized and then became homeless...I stayed with my son at a rooming house for 2.5 weeks, and the landlord charged me rent for sleeping in the kitchen! • Was living with his father and his sister. When he told his father that he was schizophrenic, he wouldn't rent him a room.
14	• HOMES program "was fabulous", but filled up so quickly "no longer really a viable option", "that kind of housing was absolutely invaluable"
17	• 7 years ago I was hospitalized then later moved to a Second Level Lodging Home for schizophrenia. The SLLH was reasonably acceptable. Shared room with other male tenants. Tenants were often rowdy and sometimes fought. • I live in a Second Level Lodging Home for special care, that is funded by the ministry of health. This home is for-profit. The quality of living there could be improved. Tenants could do with a public trustee. • I've been looking for a decent affordable place to live for the past 10 years. Finally through the Mental Health Rights Coalition, I was told about the HOMES program. They helped me to find an apartment for rent that is geared to income. I haven't seen it yet and I take possession in two weeks. I hopeful it will be a decent place.
BFP-2	• He has lived on the streets of T.O. for a number of years. Since he has been housed through the HOMES program, he has considered going back to the street in T.O. "In some ways, having an apartment is more stressful than living on the street."
GP-1	• We need more people working to get people housing, especially in the mental health field.
GP-2	• Well it's a relief to have help from the HOMES program.
GP-4	• "There are a lot of people that are falling through the cracks due to problems like mental disorders, criminal records and race."
GP-14	• he has mental health issues, and he can no longer get the services he needs downtown, but it very hard for him to get where he needs to go on the mountain because of cost
GP-17	• he hasn't been getting his cheques with his per diem (lives in a second level lodging home)

6.8 Discharge Planning

- A number of individuals mentioned a rocky transition from being in an institution (correctional or health care) and returning to the community.

	Discharge Planning
4	• "The day you're sentenced is the day you should start planning your discharge...or at least three months before the end of your sentence." • Was a Bridge group inside the facility where he was, would have had lots of time to find the right kind of accommodation for release, but ability to access that was interrupted by the strike...but because of that, got out on May 29, spent about a week in the Hamilton Bridge's emergency stopover room, and is staying with his wife until he can find a place...if it wasn't for the strike, he would have had weeks to have someone contacting landlords, etc., and get some answers...a lot of folks in the facility in Brampton end up staying there, even though they aren't from there originally, because they have such a large, effective Bridge group...also talk about "forgiveness, denial, hope, resentment"...were 14 or 16 different subjects, do a different one each week, and deal with all of those issues..."It's not forgiving those people who charged you, it's forgiving yourself. Maybe you were slapped and smacked around when you were a kid, and you carry that with you." Forgive those who have hurt you, learn to understand it, and deal with it..."Somebody ticks you off, you're not mad at them. You're punching the hell out of them because of that bully in grade 9 or grade 6...you're beating this guy up because of *this* guy."... "Same with denial, denying the fact that those resentments are there." • "That's one of the biggest problems with psychologists--not all of them, there are some good ones out there--but it seems like most psychologists and psychiatrists in private practice, they're not in an institution, as soon as anything is mentioned about jail: 'Vee don't undershtand you so vee vont help you.' That's the biggest problem facing a lot of guys coming out of jail. If we were lucky enough to get a treatment centre, so we recognize our problems, we still need somebody to help us sort out our feelings, our emotions. 'Alright, so now what do I do? I've stopped drinking, I've stopped taking illicit drugs, I'm taking my medication properly, so why do I still have these feelings?'" • "Society is demanding that we deal with these problems and not [be] recidivist, but they're not providing the help that we need to do that...'Come out and don't re-offend any more, but we're not going to do enough to help you.' and 'Don't be a homeless bum, but we're not going to make sure there's enough housing.'" • "Seeing these guys come in constantly, guys who have been out for so long and are still staying out, that keeps me out." • Legal aid won't cover divorce, annul, he's on ODSP and doesn't have the money to pay for it, but he needs to get it done with. Legal aid also doesn't cover getting life bans lifted after you get your pardon, and have to have a lawyer with you. Finding the $60 to pay for the pardon is a difficulty when you are on disability.
10	• "I keep getting arrested, and so I keep losing my apartments."
15	• went to group home from probation, put him in a room with a bat...the group home took

	Discharge Planning
	his GST cheques on him
GP-21	• they were very fast to get her out of the hospital and into the women's shelter, too fast for her, "They push you out before you're ready and consequently you end up back in there."

6.9 Children's Aid

- With one or two exceptions, people who mentioned Children's Aid were generally critical of its impact on families.

	Children's Aid
10	• Response to how he became homeless: "Children's Aid destroys family units." • he is a ward of the crown, and they won't let him leave Notre Dame, but he wants to go to men's shelter because he feels more comfortable there • "I got kicked out of my place when I was ten, because of Children's Aid."
11	• Go after a lot of young parents • They should only intervene if there is probable cause • No child should be taken away unless for abuse • Didn't want to follow the rules of my abusive mother, CAS took me and my foster dad was attempting to rape me and they were abusive as well, so I ran away from there
12	• Biggest hassle: CAS (Children's Aid Services)...Can't see own children or parents because CAS has placed them with the parents and is only allowed to visit with supervision
14	• We see "draconian interventions on the part of the Children's Aid Society in some situations, where families are also put at risk by an agency that is supposed to offer social supports."
15	• one participant said she was upset to see really young kids at youth hostel/drop-in, should be at home...if the kids have to leave they should at least be in CAS...if they are rebelling against their parents, should be sent back or taken in by CAS • there was a negative reaction to this idea from others in the group to idea of kids going into CAS, because they have had bad experiences with it...one woman had to fight in court to get to see her kids...she herself and her younger brother couldn't handle being at home...yes, young folk may be young, but if they can hook up with peers through the Rock or other youth programs, that can be a lot better than being in a bad home situation, or in being put through the wringer by CAS..."at least I know that if my kids are at the Rock, they're safe"..."I fought to get out when I was 14. I was going...if I was their age and their parents fought with them or they thought they couldn't handle it, that's the worst place they could go, is CAS"....she is essentially proposing a mentoring program to help youth support other youth who feel the need to get gone
GP-33	• she lost her deposit with one landlord, in a really rundown building, the landlord wanted tenants to pay for necessary electrical work done on their units....this landlord is still renting there. A young couple had their baby taken by Children's Aid because they were in a unit in this condition, and they can't afford to live any place better because

	Children's Aid
	they are on Ontario Works.

6.10 Transportation

- Difficulty in accessing transportation was a major problem for people who are experiencing, have experienced, or at risk of homelessness.
- Transportation difficulties seem to be tightly tied to low income.

	Transportation
4	• has trouble going up on the Mountain because the accessible HSR buses don't go up there, but he has to go to Chedoke and he has to go to a particular store, and he can't get on a regular bus and isn't on the DARTS list • Transportation is the biggest hassle, since he had the stroke...can't go too far, because of his health
6	• Transportation is difficult to afford
9	• For ODSP they won't give you a bus pass
11	• Need to have free public transport
13	• Biggest hassle: Have money for hydro, laundry, bus tickets and food
14	• Big need: Transportation, so that everyone on OW has a bus pass to be able to access what they need
15	• Looking for housing, recently, was difficult: "The rent was so high. We had no transportation." • Lack of transportation...apartment is by stadium, have no transportation so must walk downtown, it is very tiring • Had to walk from North Service road to downtown Hamilton to go to a doctor's appointment • need to have a bus pass for people with disabilities...get passes to people on ODSP, rather than making them pay out of their cheques...but can get extra money for bus pass if in a program or volunteering...bottom line is that they don't have enough money to cover all of their basic needs, on ODSP...she wanted to go to school, maybe get a job, but ODSP wouldn't give her the support she needed...ODSP won't pay for her to get a walker, they won't pay for needles, they won't pay for chiropractic therapy she needs for her back
GP-14	• he has mental health issues, and he can no longer get the services he needs downtown, but it very hard for him to get where he needs to go on the mountain because of cost
GP-21	• she thinks welfare should help people more, like with transportation costs, which they will only do in certain conditions
GP-24	• there was some issue about people in the complex being "overhoused", people got letters, appeared to be some kind of threat to move them to other places, people don't want to move..."a lot of people don't have cars"
S-2	• When you are new in Canada you need housing with transportation with access to food and market.
S-5	• They try to pick housing near bus lines as sometimes this is their only means of transportation.

	Transportation
	• TRANSPORTATION!!! A lot of discussion on this issue. Too expensive for cabs, even buses are getting expensive. "If it wasn't for the Indian Centre, I'd never get out of the house". Agreement from around the table. "You got that right. Everyone's too busy for us". • Cabs. "They cost too much". • DARTS. "They're cutting back". • Face barriers going home to the reserve for a visit. • important solution: FREE TRANSPORTAION!!! "Not just for special occasions (ie. New Years Eve)". "It's hard to ride the bus". • Shopping transportation. "HRIC [Hamilton Regional Indian Centre] comes once a month to help us". That is very helpful, but what about other older people? • Could use additional transportation help in other circumstances, too: "Even to take us to the beer store or liquor store!!! Ha! Ha!"
S-6	• barrier I have faced: not enough access to TRANSPORTATION!!! • "No car. Can't afford it. Don't get to go places. Only go where the buses go, if you have money for the bus". • No money for getting license. • Transportation is a challenge (ie. "had to get bus tickets to go to parenting program").
S-7	• barrier to education: NO TRANSPORTATION!!! • general barrier: TRANSPORTATION • Lack of money means sometimes/often having to do without bus passes/tickets; New cars/old cars; License (cost lots for drivers ed. School);

6.11 Education

- The OW requirement that youth younger than 18 be in school to receive benefits is a major barrier.
- Two groups with young Aboriginal people identified significant barriers to schooling, including:
  - Inadequate supports around things like expenses and childcare.
  - Lack of Aboriginal-specific/Aboriginal-appropriate content and education provision
  - Other systemic and personal racism in the educational system.

Please note that it is likely that many of the barriers faced by Aboriginal people in the school system are also faced by other racial minority communities.

	Education
5	• Can't get OSAP without landed immigrant status • Need practical learning classes • We face discrimination, at school and at work
9	• Once you screw up (school, etc....) you are out, no exceptions, no consideration

	Education
10	• "The interviews you have to do to get on welfare--you have to have doctor's notice, all of your IDs, you have to be in school--some people don't like school...you have to do all these volunteer hours, and if you don't, you get cut off." (seemed to be general consensus that having the school requirement for welfare was really a barrier) • Lots of nodding heads about people being required to be at school for welfare being a big problem • "If you're in school you can't be out looking for the job that you need to get off welfare. If you have to be in school, you're actually going to be on welfare longer."
12	• Can't go to school b/c can't afford to pay bills, no money for alternative education, hard to get OSAP • Can't be on OSAP and Social Assistance
GP-4	• Not many teens have a proper education and they end up on the streets
S-2	• We are here for a better life. Barriers: no studying, no child care, no supports for more training. No job.
S-4	• trouble with school right now, need to get enrolled, to get $60 for registration & books - can't get started until then
S-6	• Big barrier to education: "MONEY!!! We're adults with children, still have to live, no parents to help". • Big barrier to getting an education: "Kids. What do you do with them when you're in school"? • Barrier to getting an education: Prejudice. "You're not going to amount to anything. You'll never get off the reserve. You don't need an education". • When you're in school, you get teasing. • Aboriginal students vs. the mainstream culture. (ie. "Mainstream is organized, on time compared to us. We do things when we get to them, we have a different set of priorities.") For example, a student disappeared for 3 mo's, then came back and finished what she was doing. • Teacher certification need (ie. For Native languages). Why?!!! This is important! • Culture. ("Trying to fit a square peg into a round hole; to fit into their school system"). • Language barriers (ESL →other than Aboriginal). • "Finishing Grade 12 is harder nowadays." • Student support is needed. • Barrier to getting an education: Trust (Don't trust Europeans due to history). • Barrier to getting an education: "How many Native teachers in the system?" • Barrier to getting an education: Teaching American history not Canadian Native History. • Barrier to getting an education: No money especially is no home reserve. • Barrier to getting an education: Student loans. • Barrier to getting an education: Lack of daycare. • Barrier to getting an education: Native specific supports needed. • "At Niwasa, the children get culture/teachings etc. Then they go to mainstream schools & get none. We're concerned that they'll loose it. Need some type of Native specific continuing education." • Our background ("If no-one teaches us, how can we teach our young?) • Isolated communities ("No further education because then you have to leave/change

	Education
	environments") • "0-6 = programming, then huge gap, then 11/12 and up = programming" • Lack of Native education. • Course transferability. From Native to non-Native. Ours is considered sub-standard because it's Native specific. • No native language classes. • Can't get schooling (Mohawk, need Gr. 12, GED). • Can't get Aboriginal culture/language in school system. • School ("Once they leave here [Niwasa], where do they get it? They don't!") • Correspondence course costs too much money.
S-7	• Racism in education (because we're brown) (Teachers, admin., lots of different schools) • Teachers don't know how to teach (ask the brown kids questions about Native curriculum). • barrier to education: No money. • barrier in education: Literacy testing (Gr. 10 - difficult, esp. for the guys). • barrier to education:Drugs, alcohol • barrier to education: NO TRANSPORTATION!!! • barrier to education: No school supplies. • barrier to education: Right clothes (hand me downs). • barrier to education: Food (No lunches) • barrier to education: Pay bills (got to go pay bills, miss school). • barrier to education: $, can't afford school • barrier to education: Keep changing things at school (makes it more difficult to learn). • barrier to education: Watch smaller sisters & brothers (miss school). • barrier to education: Teen pregnancies. • barrier to education: Low self-esteem. • barrier to education: Grades low. • general barrier: Native Guidance Counsellor needed. • Lack of money means often having to do without Sports (can't pay for uniform costs etc.); Clubs (can't join, usually money involved); Lunch/food (esp. near end of month); Student cards and/or school agendas/calendars); Pizza days; School trips; Year books; New school clothes • Traditional teachings in school (not even our own languages)--Catholics get Catholic teachings, why don't we get Native teachings?

6.12 Newcomers

- Much of what newcomers to Canada talked about involved some sort of discrimination or disproportionate disadvantage related to their status as newcomers.

Much of the material below is also presented in the "Discrimination—Newcomers".

	Newcomers
5	• Difficult because of references, newcomers find it impossible to provide references and banking information • For newcomers to Canada, can be difficult to find a co-signer for leases • If you have a large family it is really hard to find a place for them, an affordable place that is • Landlords don't want overcrowded apartments • Having family would have helped, newcomers don't have the family support • Biggest hassle: Getting a job appropriate to my qualifications • Biggest hassle: Getting Canadian work experience, because no one wants to hire you if you don't have it, but how can you get it if noone wants to hire you? • Biggest hassle: Learning English • Can't get OSAP without landed immigrant status • Need practical learning classes • Landlords have a lack of understanding of other cultures and people • For newcomers to Canada, can be difficult to find a co-signer for a lease
14	• Seeing more seniors and more families on the streets, didn't see as often before...also seeing immigrant populations..."Any population is someone who is homeless, now."
GP-5	• She is a recent immigrant from Afghanistan. She is a single mother. She moved out of her apartment due to thefts in her place, and is currently on a long waiting list for housing. Is presently living with friends, and getting income from social assistance.
GP-11	• She is a young woman from Afghanistan who immigrated less than a year ago. She and her mother found a subsidized apartment. When her two brothers came to Canada and moved in with them, they raised the rent to $200/month and her mother only makes $400/month. The brothers have moved out and the property managers still haven't lowered the rent.
S-1	• they are mostly aware of subsidized housing • have big families, "so we are much louder than other people, so we have to find a house where we can speak loud or we can celebrate or something. When we came to Canada, we rented one house in Stoney Creek. This was a big building. We had to move out because other people said we are so loud. The supervisor [superintendent?] went nuts on us. She told us every time, 'You are idiot people!'" • the uncertainty over their refugee claim was clearly and unanimously their biggest problem..."When we came here, okay. We have to wait for the hearing, and we don't know yet, nothing. We moved here two years ago, three years ago, and we have a life here now. But what if now the government says, 'You have to go home!' And we have nothing in my country. No house, no nothing." • The Polish participant: "It is not about Hungarian or not Hungarian. As I know from my own experience in the past, every landlord wants a guarantor. I was lucky because here I had a guarantor here. But new people [in Canada]—Czech speaking people or Polish people—they have trouble when they are on social assistance, because the landlord wants a guarantor, and they have trouble because they don't know so many people." • Re. this uncertainty: "What comes? What comes after? Too much stress. Look at my eyes. Blood!" • "It's not so easy to find a job because we don't speak English well...I go somewhere and they say, 'Sorry, you don't speak English, we have no job for you.'"

	Newcomers
	• "The Roma people don't have enough school, don't have enough experience, so we need much more time for adjustment." (the implication being that the current system does not provide sufficient time for adjustment) • Finding job: "Not only a matter of people who don't know English, but also about Canadain experience. Somebody has to give you a chance or you don't get Canadian experience"..."but nobody gives you a chance." • They also don't want to employ somebody who has an accent. • The question of whether anyone present had ever experienced homelessness was greeted with laughter..."Ninety-nine per cent!" (they initially understood the question to apply to their home country, where almost all Roma people live without permanent dwellings.) "We never had a house in my country. When we came here, we lost everything." No one present had "yet" experienced absolute homelessness in Canada.
S-2	• Applied for social housing – waited for 8 months already - nothing available - need a bigger place - we are a family of 6 in a 2 bedroom. Is there a priority way to identify families waiting for housing on basis of need? • 2 years in Canada - applied for housing. Filled out application. Secretary said you have to wait 4-6 months. Lived with cousin in small home when arrived. Could only stay with them for 3 months. After 6 months went back to the housing registry service, and then they said you have to wait 1 year. Kept looking for housing and finally took a basement apartment. On that day, got the housing registry service housing, but they called her cousin's. Her cousin didn't have phone number, and troubles with her address, so she didn't get it and then had to wait 5 more months. New immigrants have trouble emotionally, with language. The secretary "talked to me so bad, so angrily -- I couldn't believe the language". • Family w/ 3 kidsl, 1 w/ Downs Syndrome. Filled out the housing registry service application. Need a special apartment. This was 1 year ago. Had a doctor's note for a special apartment, but they don't take that into account. The attitude of workers at the housing registry service is "rude". Some discrimination in this centre. People came 4 months ago who got housing already. Whenever I call the centre I leave a message, and get no calls back. He was initially told 1 yr, but it has been longer. • Experience in private housing: The landlord asked for my employment history. How can I do that if I landed 2 days ago? Government should help in this matter. Should be LINK classes in the evening, or expansion of present services. • Currently living in apartment. Barriers - References, Employment, Credit History. When you are new, you just want an apartment. • Secondary migration. When you come from one city to another - no agency to tell about housing - no organization that can tell information about other cities. Always a new place if you move to a new city - how to find services. If the rent is cheap, the services are also cheap. Have to link into networks and advertised in different centres - where people go. • Subsidized housing - no initial interview - they hand you the form and just let you go...I had a lot of communication skills, but that is not true for a lot of South Asian people - should be some translation skills -- explain location, explain how you pay, here's what you earn, here's what you will pay. "if you are without shelter in this country, you are nothing". Give people a couple of minutes to apply -

	Newcomers
	• While you are waiting for social housing, it is not really very easy to find housing. References, credit history are barriers for newcomers. You hide the number of kids you have so that can get cheaper accommodation, but you end up overcrowded. People most have contacts before they come, and they end up relying on family & friends. • After I gave the deposit, the landlord "switched" the apartment, windows in bad shape. I made many complaints, but got no answer. Compromising situation - superintendant knows that you have 4 kids in a 2 br - he's not complaining either. (i.e. you are forced to tolerate poor condition, in return for him tolerating higher-than-regulation number of kids) • If we can find a place for information about housing, we can choose. Unfortunately, when you are a newcomer, you don't have information. • When the came into Canada, very cold winter. Every place they looked at asked for a guarantor - had to know them for 2 years. Finally, found someone to act as guarantor (after 2 months in a motel in Burlington) - never saw them again. • When you are new in Canada you need housing with transportation with access to food and market. • We are here for a better life. Barriers: no studying, no child care, no supports for more training. No job. • Refrigeration work for 15 years - can't get a job - on that basis, he was granted entry. Montreal - need French. Hamilton - there is not same language difficulty - but still no job. Liscencing requirement creates barriers - for people with more experience. • Biggest problem is getting jobs - the demand for Canadian experience is a big barrier • Barriers to professional job - solution is liscencing requirements. • Job. - the Open Door problem - 3 page resumes one of most beautiful resumes you've ever seen - 3 MA's but can't get anything. If Canada can't handle the skills for people to come here, why are they letting them in on a skill basis. • People are not coming here for the welfare - they are coming here for a better life. Are people coming to drive taxis? No, give them a liscence to work. • Solution: job finding: if the government had a program for newcomers in 6 month training program for different skills - this would provide Cdn skills and experience - if there was a budget for the training period - this would avoid social assistance payments. • Most of people here graduated university in their countries of origin. To facilitate liscencing. Huge barrier to liscencing. • Can't find doctors in Hamilton. We have people around these tables that are doctors - why are we not introducing apprenticeship programs.
S-3	• Here 25 days - sponsorship- funded by government $580 not sufficient apartments too expensive "cannot pay all my bills" • Experience seeking housing: "Rejection...even hearing the accent on the phone they turn you down....they know your immigrants but they want a reference...where do they want it from?" • Have not seen me just heard my accent they don't want me....if it's a Canadian that calls they say what time do you want to view the apartment" • Trying to find an apartment, 3 months – for a reference they want one from a friend who's lived here for 2 years • "People would ask if we had monkeys jumping around the streets" (in Nigeria)

	Newcomers
	• "People would ask how can you speak English? Nigeria is colonized by Britain!" • "My husband went for a job.....with all of you qualifications.....but because of your last name" (referring to why he couldn't find employment) • "They appreciate that you can speak English" • "Orientation in Africa [around being a newcomer in Canada] and what is he seeing here are two different things" • At first the participants did not identify as ever being homeless however, when the concept of homelessness was defined as not living in your own place and not just living in a shelter or on the street, many participants agreed that they have been homeless. Staying with friends- cannot afford to rent an apartment – money that is given is limited- no phone- no TV – no ways of communication

6.13 Substance Misuse

- Many of those who talked about substance misuse in relation to their experience or risk of homelessness were clear that its role in contributing to the problem is as one factor among several, including such things as inadequate income, disability, and depression.
- Outreach workers identified lack of services/organizations truly embracing a harm reduction approach as a barrier to successfully addressing substance misuse issues in the community.

	Substance Misuse
6	• Had an alcohol abuse problem, lost the business, family and everything went down from there • Was depressed, spent money on drugs and alcohol, became homeless • Used to drink and broke my leg, was physically unable to take care of myself, and became homeless
9	• Couldn't pay my rent, so I was staying with a friend. I was off my medication, so I was behaving badly. I became involved in drugs and alcohol, and then ended up on the street.
13	• I was stupid with my money, didn't pay my rent and ended up on the streets. Compounded by alcohol abuse problem.
14	• The detox services is full all the time now, you might as well not bother calling because you can't get anybody in there, that's new over the last couple of years..."More and more people are at risk on the streets, people with serious health problems because of substance use, and they can't get a place to sleep because the shelters won't take them when they are under the influence." • Harm reduction: "There needs to be a true understanding of just what harm reduction is, especially within the addiction services providers." "Needs to be more than lip service paid to it." "Infuriated" by idea that "harm reduction is okay as long as it leads to abstinence." • Hamilton needs a "wet house" and a "safe injection house"

	Substance Misuse
	• If someone comes and is ready to kick the habit, we should be able to get them into something right away...have clients come who are "jonesing", who have said they want to quit and get into a program right away, and he has to say "sorry".
GP-12	• he characterized one reason for his homelessness as his addiction, or "my own stupidity"
GP-20	• he is an addict, which he says is "one reason why I'm homeless—but the main reason is we don't get enough money."...last year he had $145/mo after his rent was paid • "You can't live on $520 a month, I don't care who you are." • he is an alcoholic • back when welfare was $663 per month he would sometimes make the mistake of going for a drink or two before he paid the rent, wake up the next morning without enough money to do so • also is a big problem to bug people when you're drunk
GP-28	• also a problem with the increases in cigarette prices—nicotine is a powerful addiction, and the prices are going up with little freely accessible support for quitting, so people on low income will often remain addicted and, as a predictable consequence, their children might go without because of the extra money going to pay for cigarettes
S-4	• Has been on street since 14, conflict with Dad. Lived with a friend, kicked out for $14 that went missing. Living in a foster home, and they kicked him out because there was a kid who was already using, but the foster family blamed him. Long history of agencies
S-6	• Lifestyles can be a barrier (ie. Drugs/alcohol not a normal lifestyle).
S-7	• barrier to education: Drugs, alcohol. • general barrier: Drugs/Alcohol.

7.0 OTHER

7.1 Coping Strategies

We didn't ask specifically about coping strategies, so this is not by any means an exhaustive list, just things that people happened to mention. There are no consistent threads through the list, except perhaps that people *are* trying all kinds of things to get by in tough times. It should also be noted that, when survival is an issue, in a few cases crime is seen as a coping strategy.

	Coping Strategies
1	• Pretend to be crazy to have a place to sleep and shower • Depend on family, friends • Certain services were very helpful. • Inner self/survival instinct • Church
2	• So many aboriginal people are left out in the cold, and sometimes forced into crime to survive.
4	• "I've been out [of prison] 8 years, and I get all of my apartments out of the *Spectator*." • Advanced Bible Study course has been really helpful, gotten a lot of literature from them on everyday problems, helped him work out those things from a spiritual angle
7	• Great when agencies have phones available for use • "Staying at the Y for me has become a stepping stone back into society"
10	• "I got evicted from a building because the superintendant thought I was stealing cars from his parking lot. But I wasn't. I was ripping systems out of the parking lot next door." • A number of people liked the tugboat down at pier 4 as a place to sleep. • "Sometimes it's better just to live in a squat." • "I can make a thousand dollars in a night with a flat-head screw driver and a nice parking lot."..."Crime pays better than actual jobs."
11	• Would like to be able to pan handle
13	• Have to sell personal belongings to survive
15	• "My kids are going to be street wise. They are going to know where there are places and things to get food."
16	• "All I've got to do is cut down on my steroids for three days and I'll be in the hospital, and that will cost them a lot more than finding me a place to live."
BFP-2	• "I do take a vitamin supplement that I get from the public health nurse at the Wesley Centre."
GP-15	• now, by paying rent to parents, he can help his parents, and also in other ways he can help take care of them, which is much easier than if he lived far away • he is very, very set on the idea of family as a source of both housing, and of wellbeing
GP-20	• he often asks people for spare change, is very polite to make the people think even if they don't give him anything

GP-21	• after her emotional breakdown, she was in the hospital for awhile, and when she got out, her mother wouldn't let her stay with her because she found it too stressful, so she was absolutely homeless very briefly, but found a friend she could stay with
GP-26	• he always takes a roll of photographs to document the condition of an apartment when he moves in, because it is important evidence if there is ever a question of initial condition
S-5	• Get good places to live with help from family and friends • Animals. Need and want animals but extra money (vets, food) and extra work (cleaning litter box). Need companionship but told don't have animals.

7.2 Psychosocial Impacts

- People who face significant barriers preventing them from living independently and with dignity experience a variety of negative psychological impacts.

It is important to keep in mind that psychological impacts across a group of people will also result in social impacts.

	Psychosocial Impacts
2	• I don't have a separate room for my daughter, because of the cost of rent. I haven't yet achieved my business goals. My daughter doesn't have her own room, that I could fix up for her and where she could have some privacy. That really upsets me. I can't afford it.
3	• "Feel guilty for asking for help from others, it can be humbling." • "Lately I just want the Lord to take me because we can't live like this anymore, not with any dignity."
6	• Can't trust anyone • Felt stigmatized • "Half of us start to give up" • "It's hard to snap out of it."
8	• "When you are at a place like this [a women's shelter], the basic routine in your day is there but you can't make your own routine."
9	• "I feel like there is no hope. It is a vicious cycle." • "When you are homeless there is no way to describe it, it is an emptiness there. You don't know when you'll get your next meal." • "You feel like you want to die."
10	• "There's lots of people getting punched out, getting stabbed, in the streets."
13	• Services are useful but degrading • Have been out of work for 3 years and have been depressed due to this • "The government needs to know that people would rather die than live the way we are forced to do so." • "It's not worth it to live like this." • "The government needs to know that regardless of colour, creed, race, people would

	Psychosocial Impacts
	rather end their life so they can stop living a life of misery."
14	• "not just the people on the street, but the range of people in very desperate circumstances."
15	• biggest hassle: mental stress on me (was wide agreement on mental stress, or just stress period, being a big issue) • time constraints are a big problem...doing lots of different things, can't find enough time to do all the things he needs/wants to do
16	• "I wish my haemolytic anemia would go away, so I could join the community and work and do my thing. This is my second day on government assistance, and I'm embarrassed. I'm only 45." • "I don't plan on living to much longer, with my medical condition...with the time I do have, I'm just living daily."
BFP-2	• He has lived on the streets of T.O. for a number of years. Since he has been housed through the HOMES program, he has considered going back to the street in T.O. "In some ways, having an apartment is more stressful than living on the street." • "I can't really coordinate my time. I don't have the energy to get out and do things for myself."
GP-1	• You see people standing waiting for a meal; probably a lot of them are struggling to get better and improve their lives.
GP-2	• It's hard when the homeless end up this way, because they get looked at like they're garbage and if they are intelligent they suffer more than others.
GP-13	• He appeared to be homeless or at least living on a very low income, and he was happy to talk to us until he heard we wanted to talk about housing, then he got upset and refused to participate.
GP-14	• he is very pessimistic that it is possible for anything to be done differently, or for things to improve
GP-16	• he does not want to move into a rundown place, and he has his own furniture so he wants a 1-bedroom...says wants to "Keep my pride"
GP-21	• Her credit is no good, so the landlord turned her away when she was looking for a place after she separated from her husband of 37 years. This put her into a depression, and eventually she had an emotional brekadown. She feels better now, but she still has all of the external problems that led to her feeling that way. • after her emotional breakdown, she was in the hospital for awhile, and when she got out, her mother wouldn't let her stay with her because she found it too stressful, so she was absolutely homeless very briefly, but found a friend she could stay with • it is very hard on the friend she is staying with to have her staying there
GP-28	• Re. housing search where you can't find a unit that is cheap, large enough, and in decent condition: "It's so frustrating all the time."
S-1	• Re. the uncertainty around undecided refugee claims: "What comes? What comes after? Too much stress. Look at my eyes. Blood!"
S-2	• 2 years in Canada - applied for housing. Filled out application. Secretary said you have to wait 4-6 months. Lived with cousin in small home when arrived. Could only stay with them for 3 months. After 6 months went back to CHAN, and then they said you have to wait 1 year. Kept looking for housing and finally took a basement apartment. On

	Psychosocial Impacts
	that day, got CHAN housing, but they called her cousin's. Her cousin didn't have phone number, and troubles with her address, so she didn't get it and then had to wait 5 more months. New immigrants have trouble emotionally, with language. The secretary "talked to me so bad, so angrily -- I couldn't believe the language".
S-6	• "We don't speak or stand up for ourselves. It's sad!" • "Christmas is a hard time." (because of not having a lot of money)
S-7	• general barrier: Lack of motivation.

7.3 Choosing Homelessness

- Out of 24 focus groups of various sizes, and 35 individual mini-interviews, only a single individual identified as having chosen homelessness, and even he linked the choice to experiences of great hardship.

	Choosing Homelessness
9	• One man who identified as liking, enjoying his 25 years on the street, enjoying the freedom...winter was hard, though, and he almost froze to death once

7.4 People's Own Analysis

- Many people who are experiencing, have experienced, or are at risk of homelessness expressed politicized analyses of their situation, or of society in general.

The reader can draw her own conclusions about the nature of these analyses.

	People's Own Analysis
2	• Corporations would rather throw food into the garbage than give it to people who need it. They don't care about food loss. • Social services are being cut back. How many people froze to death last winter so that governments could save a little money? • Our teachings tell us that we are all equal, and that we should try to help each other out. We are supposed to share what we have. There is no reason why someone should be homeless. There is no reason why someone should be hungry. We're all living day to day.
3	• "It would be nice to have the government spend a month in our shoes. Why can't someone from the government do this?" • "NDP were good to the people."
4	• Talking about arbitrary social assistance cut-offs: "It's just a way for them to save money. That's all it is. It's just a way for the government to save money and screw the little guy all over again." • "Anybody making under $50,000 a year in this country will never get anything from a

	People's Own Analysis
	Conservative government. They never have...they put the screws to the poor and the weak and the disabled and anybody else they can in this society." • "He wants to make homelessness illegal...you pass a bill in parliament, and homelessness becomes illegal. If you have no means of support and no place of residence, they will put you in jail!...I would love to see him do it under certain conditions: Build roughly 200,000 apartment buildings in Ontario, and bring people in and offer them to them." • "No matter what program you go to there is gaps. The problem is that all of the people running these things have their own agenda of what it is that they think you want, and they don't hear what you need and want."
6	• No incentive to get off the streets • "The government says, 'They're in our parks and on our streets.' When did *we* become *they?*" (part of a larger conversation about how people who are experiencing absolute homelessness are demonized by society, and made to feel as if they are no longer part of the community.) • "When did I stop being a part of Canada and start being part of a problem that Canada faces?"
10	• "These workfare programs that the government has brough t in are ridiculous. Why not just make real jobs? You get made to work, you get a little bit more money, but you still make less than minimum wage. That's slave labour. They say it's a problem over in other countries, but they do it here." • "If Canada is so good, why the hell are there so many homeless people? Why the hell is it so ghetto down here?" • "If they legalize marijuana, then everyone will be happy."
13	• "The government thinks that as long as they keep us down we will shut up." • "They want to sweep us under the rug, we don't exist." • "I was born in poverty but now the government is making me live lower than that." • "I just think that the system let me down." • "They take money from one hand and put it in another."
14	• "There is a lack of political will." "The system has been overburdened and a lack of adequate resources for years. There has been an increase in demand and need. The minimal resources they are trying to infuse aren't sufficient to meet two years ago what was needed. They are even less able to do it now. That's our reality." • OW: "There's an attitude that seems endemic to their process. I know that not all of us are nuts, and I know that most of us see our clients have to go through hoop after hoop after hoop after hoop." "frustrating" "It seems to be that there is an attitude that is systemic. I think that it is political in nature. I think it comes from the top down. I think that the powers that be have created this belief system around the people who access their services, that they are not okay people, and should be given as hard a time as humanly possible. I'm sure that noone actually says that, but there have been lots of times when I have been dealing with someone from OW on behalf of my client and got this real sense of resentment."
15	• One participant suggested doing tours of these places in the downtown with politicians, decision-makers
BFP-2	• "The politicians are criminals to treat human beings like this."

	People's Own Analysis
GP-15	• "The people who own the buildings only want to make money. Money, money, money."
GP-20	• he has been homeless, on and off, for about 10 years, and it has gotten really bad since Harris had been in office • he is a First Nations person, Ojibwe...the government should say to him "say here you go, sir, it's your land anyway." [i.e. seeing the connection between him lacking a home now, and the process of colonialism taking land from his people historically, plus all of the current-day systemic racism against First Nations people] • pointing in the general direction of the new apartment condo complex on James Street, which has received extensive interest-free loans from government: "Why don't they build me a condo? Like I said, it's my fucking land." • "Look what Mike Harris did. He fucked up Ontario, then he quit."
GP-21	• "Only the rich survive."
GP-24	• problems worse since the Tory government • "There's not much compassion any more." • "If you want the fruits, you've got to pay the taxes. But don't come down on me because I'm not working."
GP-28	• "Harris got all the wealthier in there, and started screwing the lower income people." • "When you try to speak, you don't get heard." • "They say, 'Eat bologne and tuna.' Well, that's not going to cut it."
GP-32	• big builders and contractors are not interested in that kind of housing, with infill development and refitting buildings and making it affordable, just want to build big subdivisions with single family homes
GP-33	• "The rich are getting richer, here, and the poor are getting poorer." • For people on OW, they get $520 per month, and pay $400 in rent, "How can you live on that?" "They've got to think of the poor people. Right now they're only thinking of the rich people."
S-2	• Where is this report going? I have sat in many meetings where we've talked about troubles - writing on paper is not enough! • Government is taking too much in taxes for how many services we are getting.

7.5 In-Depth Stories

In a few cases, people's stories come out in such a way as to result in a fairly unified narrative. These are listed below. All of the material is also included under at least one other category.

	In-Depth Stories
7	• Was married with 2 children and my husband died • Was on welfare at the time and was very young • Couldn't care for my children so I gave them to CAS • Stayed in shelters in Toronto (was living there at the time) • Shelter hopped for a couple of years • I was caught up in the shelter system because I was under pressure and staying there

	In-Depth Stories
	was just easier • Finally got a place and got my children back for just on the weekends • Rent was too high so I couldn't keep the place and lost it • Didn't get a place for a while and stayed in the shelter system • Lost my children since then • Presently I have a place at a transitional housing facility • I have been here for a year and am doing really well
15	• "When I was pregnant with my son it was really really hard to find a place, because I was a single mom. They expect single moms to get drunk all the time, and stuff."...rents way too high, or the buildings were too dangerous for her son...saw bachelors for $500...found a place, landlord got drunk and had a party and was a fire in the place, they kicked her out because she wasn't comfortable with the partying, because of having her baby. "Right now I'm in subsidized housing and I hate it, because it is like living in a ghetto in New York."..."I want my son to know a different life, but it's hard when you're a single mom to get ahead, because welfare doesn't help you get ahead. They say, here's a resume writing class, go to this. But how many resumes do you need to write?" (The kind of help she gets isn't helpful.)..."If you're homeless, you can't find an address if you don't get money, and you can't get money if you don't have an address." Had a hard time finding housing...hard to break the cycle of needing address to get money, money to get address • became homeless because her ex-boyfriend stole rent money from her, moved to Hamilton and stayed in the Wesley, then got into an apartment, settled down, got her kids back, then landlord evicted them...her current boyfriend was in a group home, person at group home took all money from his check, and that money was supposed to be used to pay for new apartment...had her mom's place as a place of last resort...took two people from the Wesley into their apartment, were burned from it, one guy spent all of his cheque on pot...they set a ground rule that his girlfriend couldn't enter apartment but she came over when they were out and would look through the fridge and take food...they used to leave bathroom window open to give cat some air, but can't because this guy keeps sneaking in the window • "I was 16 years old and I didn't want to live with my father, so I moved into a women's shelter (in Toronto)." Had job working as homemaker, was introduced to alcohol, drank too much, until 21 years old, married ex-husband and lived in a series of slum housing, left him about 5 years ago, didn't want to go back to Toronto so moved to Hamilton to be closer to her Mom, has been bouncing from shelter to shelter, met her son's father, had a kid, and "I'm still trying to dig up from 15 years ago." Once you're in it's hard to get out!
GP-21	• Her husband left her after 37 years of marriage. She had never had an opportunity to be independent, or develop the skills necessarily to be independent. She had been a well-to-do middle class "lady", who had no idea or interest in the experiences of people living in poverty. She went on welfare, but was unable to get housing because of bad credit. This put her into a depression, and eventually she had an emotional breakdown. She feels better now, but her external problems remain the same. She has lived with her mother and then, after she got out of hospital from the breakdown,

	In-Depth Stories
	with a friend. Most of her friends from her previous life have shown no interest in hearing from her, let alone helping her. She explains this by saying, "If they've got money and they're fine, they don't care aobut the other half." It was very hard on her mother to have her staying with her, and it is very hard on her friend. She is applying for OW again, but she doesn't know how she'll manage, given the low amounts you get and the high rents in the city. An additional challenge is that she has lived on the Mountain all of her life, and would like to continue doing so, but affordable housing is even more scarce there than it is in the lower city. (See the theme areas for additional illustrative quotes).

Appendix A

Appendix A - Detailed Characterization of Groups and Interviews

An effort was made to record gender for all individuals and groups, but racial background and sexual orientation are only identified when they were a deliberate part of the targeting for the group, or when the individual in question spontaneously identified in that way. Therefore for groups and individuals where these are not identified, respondents should not necessarily be assumed to be white or straight.

Code	Location	# Ppl.	Participant Details	Date
1	Hamilton Women's Centre	around 6	women	June 25, 2002
2	Healthy Aboriginal Men's Circle	18	10 Aboriginal men 8 Aboriginal women	August 21, 2002
3	St. Matthew's House	6 or 8	seniors	July 23, 2002
4	The Bridge	3	all were formerly incarcerated men with disabilities	August 7, 2002
5	SISO	around 12	roughly even gender split, newcomers to Canada of various heritages	August 8, 2002
6	Wesley Centre	12	9 men 3 women	July 25, 2002
7	YWCA Women's Residence	not recorded	all women	August 22, 2002
8	Native Women's Centre	not recorded	Aboriginal and non-Aboriginal women	August 7, 2002
9	Emmaus Place	not recorded	people with mental illness	July 24, 2002
10	Living Rock (Breakfast Program)	13	12 male youth 1 female youth	July 23, 2002
11	Notre Dame House	not recorded	youth	July 18, 2002
12	Living Rock (Dinner Program)	12	youth	July 16, 2002
13	Housing Help Centre	not recorded		August 14, 2002
14	Hamilton Urban Core	10	outreach workers	June 25, 2002
15	Hamilton Urban Core	9	4 women 5 men	August 2, 2002
16	Self Help Centre	2	one man and one woman on OW, waiting to get on ODSP	August 16, 2002
17	Mental Health Rights Coalition	4	4 male psychiatric survivors	

BFP-1	Bay Front Park, National Aboriginal Day	1	Aboriginal, a single mother with 3 children	June 22, 2002
BFP-2	Bay Front Park, National Aboriginal Day	1	Aboriginal, psychiatric survivor, on ODSP	June 22, 2002
GP-1	Gore Park	1	White, male, middle-aged	July 4, 2002
GP-2	Gore Park	1	White, male, middle-aged	July 4, 2002
GP-3	Gore Park	1	Black, female, young	July 4, 2002
GP-3a	Gore Park	1	Male, middle-aged	July 4, 2002
GP-4	Gore Park	1	Female, late 20s or early 30s	July 4, 2002
GP-5	Gore Park	1	Female, recent immigrant from Afghanistan, single mother	July 4, 2002
GP-6	Gore Park	1	Female, mid 30s	July 4, 2002
GP-7	Gore Park	1	Male, elderly	July 4, 2002
GP-8	Gore Park	1	Male, middle-aged	July 4, 2002
GP-9	Gore Park	1	Female, mid-40s	July 4, 2002
GP-10	Gore Park	1	Female, mid-30s	July 4, 2002
GP-11	Gore Park	1	Female, recent immigrant from Afghanistan, early 20s	July 4, 2002
GP-12	Gore Park	1	Male, experiencing absolute homelessness, on CPP-disability and ODSP	July 4, 2002
GP-13	Gore Park	1	Male	July 4, 2002
GP-14	Gore Park	1	Male, experiencing absolute homelessness	July 4, 2002
GP-15	Gore Park	1	Male	July 4, 2002
GP-16	Gore Park	1	Male, on CPP-disability and ODSP	July 4, 2002
GP-17	Gore Park	1	Female...did not identify as such, but seemed to be middle class, with little experience of housing difficulties	July 4, 2002
GP-18	Gore Park	1	Male, bisexual	July 4, 2002
GP-19	Gore Park	1	Male, on ODSP	July 4, 2002
GP-20	Gore Park	1	Male, Aboriginal, 37 years old, experiencing absolute homelessness	July 4, 2002

GP-21	Gore Park	1	Female, older, experiencing hidden homelessness, identified as originally middle class but now on low income	July 4, 2002
GP-22	Gore Park	1	Female	July 4, 2002
GP-23	Gore Park	1	Male, experiencing hidden homelessness	July 4, 2002
GP-24	Gore Park	1	Male, on ODSP	July 4, 2002
GP-25	Gore Park	4	All young men	July 4, 2002
GP-26	Gore Park	1	Male, a collection agent who works on the landlord side in Tenant Protection Act disputes, but who is a tenant	July 4, 2002
GP-27	Gore Park	1	Male, boarding house resident	July 4, 2002
GP-28	Gore Park	1	Female, single mom	July 4, 2002
GP-29	Gore Park	1	Male	July 4, 2002
GP-30	Gore Park	1	Female, senior, on ODSP	July 4, 2002
GP-31	Gore Park	2	1 male and 1 female (partners), Black	July 4, 2002
GP-32	Gore Park	1	Male	July 4, 2002
GP-33	Gore Park	1	Female	July 4, 2002
S-1	SISO	6	4 Roma women 1 Roma man 1 Polish woman (plus 2 young Roma boys who did not participate)	November 27, 2002
S-2	SISO	13	8 men 5 women Countries of origin: India, Pakistan, Iran, Afghanistan	November 20, 2002
S-3	SISO	10	8 men 2 women Countries of origin: Ethiopia, Sudan, Somalia, Nigeria	December 12, 2002
S-4	arranged by outreach worker	3	2 women who identify as lesbian 1 man who identifies as gay	November 21, 2002
S-5	Hamilton Regional Indian Centre	9	9 Aboriginal women with ages ranging from 58 to 84	January 23, 2003

S-6	Niwasa Head-Start Preschool	5	young Aboriginal parents, 4 female and 1 male	December 16, 2002
S-7	Hamilton Regional Indian Centre	15	10 female 5 male Aboriginal youth aged 9 to 20, mostly teenagers	November 8, 2002

Appendix B

Appendix B – Detailed Focus Group Methodology

A) Identify the participants in the focus group (no more than 12!) For some groups, where there is the possibility of more volunteers than spaces, it is important to be very conscious and very proactive in identifying who is participating.

B) Introduce yourself and the work using the script below:

Hello. My name is _____ and this is _____. We work at the Social Planning and Research Council of Hamilton. We are a community-based agency that does research on social issues and community development work. One of our biggest focuses over the last few years has been housing and homelessness. We've found that these problems have gotten a lot worse in Hamilton in the last few years.

Right now we're doing a community consultation—we're talking to people who are homeless, who were homeless recently, or who just might have some difficulties finding a good, cheap place to live. We believe that one of the best ways to learn about issues in the community is to talk to people about their experiences, so this is our chance to hear from you. We're going to use what we hear from you and the other people that we talk to in doing a bunch of different things. It will feed into the research about trends in our community related to homelessness; it will be part of how we evaluate how well the community is doing in responding to the problem; and, next year, it will help update the *Community Action Plan* which has been guiding the community's actions around homelessness.

The way this is going to work, is that I have four general questions I would like to ask you. I'll start off each area by introducing it, and hopefully people will have some things to say. [[If appropriate: I will record your answers and the discussion on flip chart paper. If you think what is written down is not exactly what you said or meant, please let me know and I will change it.]] _____ will be recording what gets said in more detail, with pen and paper or with the laptop. As people talk, I may have some more specific questions. That sound good? Good.

C) Invite participants to help themselves to refreshments before getting down to business.

D) Ask the following questions:

<u>Questions for Focus Groups whose participants are or have been homeless</u>

1. Could you please talk to us about how you became homeless, or what events or situations lead to you becoming homeless?

Probes→the crisis immediately preceding losing housing, source of income while still housed

2. Please tell us about the services you use/used while you were/are homeless.

Probes→services used, what helped and what didn't, what kind of experiences did you have, what would have helped you but just wasn't there

3. Tell us what it has been like looking for a place to live in the last couple of years.

Probes→expense, arbitrary denial of tenure and reasons, kinds of housing expected, kinds/quality of housing found, barriers to acquiring housing, treatment by landlords, any change over time

4. Right now, what's the biggest need or issue or hassle or headache that you face in your life right now, and how would you like it to be solved?

Probes→look for the social side of issues, keep it open at first but after people have talked for a bit narrow it down

E) Distribute bus tickets (2 each) and honoraria ($10 each). Be sure to get a signed receipt for all money that is distributed!

F) Thank the participants, and say good-bye.

Appendix C

Appendix C - Detailed "In The Park" Methodology

Location: Gore Park

Time: 7:30 am to 4:30 pm

Infrastructure: A table, a banner, food, drink, an explanatory pamphlet, a contact list, bus tickets, stickers, paper, pens, name tags

Staffing: At least 2 planners.

Banner: Paint on a sheet, attached to wooden poles. "Having a hard time with housing? Tell us about it!" or "Housing problems? Tell us about them!" If possible, we should have something with the SPRC name and logo featured fairly prominently.

Script: "Tell us about any recent experiences you've had around housing—looking for it, losing it, having problems with it, or anything else like that." Get peoples' first names, and record their gender, but do not ask any other demographic questions (though record identity-related self-description if it is part of their stories). Base the length of the interview on how much the participant has to say, and how much they seem to want to leave. Probably they will average no more than 10 minutes.

Recording: Each participant will get a separate sheet or set of sheets, identified by a sticker with a unique number on it. Record the participant's name, gender, and story. Take as comprehensive notes as possible, including quotations where possible and relevant.

Pamphlet: In order to explain to participants, passers-by, and any law enforcement officers who happen by, we should have perhaps 200 copies of a half-page pamphlet explaining who we are, what the organization does, our purpose in being in the park, SPRC contact information, and anything else that might be relevant.

Name tags: We should wear tags giving our first names. They should be visible, but probably not in standard name-tag locations (i.e. on your hip instead of your chest) and not of the "Hello my name is..." variety, so we don't look like salespeople at a trade show.

Contact sheet: We are soliciting information about peoples' problems, so it is not unreasonable that they might want some support in dealing with those problems. We should have a supply of sheets with useful contact numbers on them, to give to people who are interested.

Food & drink: sandwiches, coffee, juice, water

Bus tickets: Provide two to every person who participates

Flexibility: We have no sense of how many people will want to participate, so we need to build in flexibility. I think staffing the table with 2 planners is good to start with, but there should be at least one more member of the homelessness team that is at the office, and not doing anything that can't be interrupted, so we can call her or him down if we are being swamped with people who want to participate. As well, we should have mechanisms to obtain more food, drink, and bus tickets if demand outstrips our supply.

Planner debrief: After their shift is over, any planning staff who participate in this exercise should complete a debriefing form that becomes part of the data from the day.